UNITED STATES BANKRUPTCY COURT	Presentment Date: 1110 2015 Objections, if any due: 11313 ANCRE Hearing Date, if necessary: HANKRUPTCY COURT EASISTED DISTRICT OF NEW YORK
EASTERN DISTRICT OF NEW YORK	X 2015 OCT 15 ₱ 3: 00
In re:	RECEIVED
BRIAN H. DENKER	Chapter 11
Debtor	Case Number 15-41069
	X

NOTICE OF PRESENTMENT

- Edward John Denker-Youngs, aka E J Youngs, aka Edward J Youngs, aka E John Youngs, aka Edward John Youngs, aka John J Denker-Youngs, aka John Youngs: debtor's spouse
- Matje G. Youngs, aka Matty Youngs, aka Matje Grievers, aka the Trust of Matje G
 Youngs: debtor's mother-in-law
- 3. Glen Gordon of GWN Securities: Financial / Investment Advisor to debtor's spouse
- 4. Monroe "Roey" Diefendorf of 3 Dimensional Wealth Advisory, Diefendorf Capital, Diefendorf Planning Services, Ltd, Sterling Monroe Securities, LLC, Argonne Trust Company, LLC, et al.: Financial / Investment Advisor / Personal friend to debtor's spouse & mother

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TAKE FURTHER NOTICE, that objections, if any, to the annexed Order must be made in

writing and shall be filed with the Clerk of the Court, with a copy delivered to the Chambers of

the Honorable Carla E. Craig, Chief United States Bankruptcy Judge, in her Chambers located at

the United States Bankruptcy Court, 271 Cadman Plaza East, Room 3529, Brooklyn, New York

11201 and served upon the Debtor, Brian H. Denker-Youngs 25 Boerum Street #18E, Brooklyn

NY 11206, in order that they be received in hand by no later than 5:00 p.m., on

November 3, 2015,

PLEASE TAKE FURTHER NOTICE, that unless timely objections are filed, the Order may

be approved and entered by the Bankruptcy Court without a hearing.

PLEASE TAKE FURTHER NOTICE, that if objections are timely filed and served, or if the

Court so directs, a hearing will be held before the Honorable Carla E. Craig in her Courtroom on

a date to be determined.

Dated: Brooklyn, New York

October 15, 2015

Brian H Denker-Young

25 Boerum Street #18E

Brooklyn, NY 11206

CLERK COURT

	U.S. BANKRUPTCY COOK EASTERN DISTRICT OF NEW YORK
UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK	2015 OCT 15 P 3: 00 3
In re:	RECEIVED
BRIAN H. DENKER	Chapter 11
Debtor	Case Number 15-41069
	X

MOTION FOR AN ORDER, PURSUANT TO FED. R. BANKR. P. 2004, AUTHORIZING MOVANT TO (a) CONDUCT AN EXAMINATION OF AND (b) REQUEST PRODUCTION OF DOCUMENTS FROM PARTIES AS INDICATED

Brian Denker (the "Debtor) hereby moves the Court for entry of an order, pursuant to Fed. R. Bankr. P. 2004, authorizing the Debtor to conduct an examination of and request the production of documents from:

- Edward John Denker-Youngs ("EDY"), aka E J Youngs, aka Edward J Youngs, aka E
 John Youngs, aka Edward John Youngs, aka John J Denker-Youngs, aka John Youngs:
 debtor's spouse
- 2. Matje G. Youngs ("MGY"), aka Matty Youngs, aka Matje Grievers, aka the Trust of Matje G Youngs: debtor's mother-in-law
- 3. Glen Gordon ("GG") of GWN Securities: Financial / Investment Advisor to debtor's spouse
- 4. Monroe "Roey" Diefendorf ("MRD") of 3 Dimensional Wealth Advisory, Diefendorf Capital, Diefendorf Planning Services, Ltd, Sterling Monroe Securities, LLC, Argonne Trust Company, LLC, et al.: Financial / Investment Advisor / Personal friend to debtor's spouse & mother

and respectfully represents as follows:

BACKGROUND

1. On March 13, 2015 ("Petition Date"), the Debtor filed a petition for relief under chapter 11 of title 11 of the United States Code ("Bankruptcy Code").

- 2. The Debtor is an individual. The Debtor was compelled to file the within chapter 11 proceeding as a result of unauthorized charges on Debtor's credit cards, victim of various acts of equity and assets skimming by EDY, check forgeries, financial diversions and financial withholdings by EDY and MGY as well as syphoning of debtors financial resources into investment trusts setup by "GG" and "MRD". EDY and MGY also caused various involuntary debt assignments onto the debtor by subsidizing without consent or knowledge of the debtor, work to real property that is a part of MGY's Living Trust
- 3. EDY has refused to turn over any documentation.

RELIEF REQUESTED

- 4. Accordingly, the debtor seeks an Order, pursuant to Bankruptcy Rule 2004, authorizing and directing the examination of various parties as required. In addition, the Debtor seeks authorization to compel and command all parties above to produce, one week before the examination date any and all statements, accounts, and the same entered into between August 2010 thru September 30, 2014 by either EDY or MGY and which the EDY entered into, or has/had financial responsibility for during such time.
- 5. The Bankruptcy Court may direct the examination of named parties pursuant to Bankruptcy Rule 2004(a), (b) and (d), which provides:
- a. Examination on Motion. On motion of any party in interest, the court may order the examination of any entity.
- b. Scope of Examination. The examination of an entity under this rule or of the debtor under § 343 of the Code may relate only the acts, conduct, or property or to the liabilities and financial condition of the debtor, or to any matter which may affect the administration of the debtor's estate, or to the debtor's right to a discharge...

* * *

- c. Time and Place of Examination of Debtor. The court may for cause shown and on terms as it may impose order the debtor to be examined under this rule at any time or place it designates, whether within or without the district wherein the case is pending.
- 6. The Advisory Committee Note to Rule 2004(a) provides that an application may be made by ex parte motion or heard on notice, as follows:

[Rule 2004(a) specifies the manner of moving for an examination. The motion may be heard ex parte or it may be heard on notice.]

25 Boerum St

Brooklyn, NY 11206

Dated: Brooklyn, New York

October 15, 2015

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EASTERN DISTRICT OF NEW YORK		
	X	
In re:		
BRIAN H. DENKER	Chapter 11	
Debtor	Case Number 15-41069	
	X	

TIMETERS OF A TEC DANIZOTIOTON COLIDT

ORDER PURSUANT TO BANKRUPTCY RULE 2004 DIRECTING THE EXAMINATION OF THE DEBTOR AND FURTHER DIRECTING THE PRODUCTION OF DOCUMENTS

UPON the application (the "2004 Application") of Brian Denker (the "Debtor"), filed on October 15, 2015, for entry of an order pursuant to Rule 2004 of the Federal Rules of Bankruptcy Procedure (the "Bankruptcy Rules") directing:

- 1. Edward John Denker-Youngs ("EDY"), aka E J Youngs, aka Edward J Youngs, aka E John Youngs, aka Edward John Youngs, aka John J Denker-Youngs, aka John Youngs: debtor's spouse
- 2. Matje G. Youngs ("MGY"), aka Matty Youngs, aka Matje Grievers, aka the Trust of Matje G Youngs: debtor's mother-in-law
- 3. Glen Gordon ("GG") of GWN Securities: Financial / Investment Advisor to debtor's spouse
- 4. Monroe "Roey" Diefendorf ("MRD") of 3 Dimensional Wealth Advisory, Diefendorf Capital, Diefendorf Planning Services, Ltd, Sterling Monroe Securities, LLC, Argonne Trust Company, LLC, et al.: Financial / Investment Advisor / Personal friend to debtor's spouse & mother

to appear for an examination and to produce the documents set forth on Exhibit A to the 2004 Application; and the Court having found that adequate notice has been given, and that no further notice is necessary; and good and sufficient cause appearing therefore, it is hereby;

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ORDERED, that pursuant to Bankruptcy Rule 2004, the Debtor shall produce to debtor at 25										
Boerum Street #18E, Brooklyn NY 11206, on or before Nov 3, 2015, certified, true and accurate copies of the documents set forth on Exhibit A to the 2004 Application which are various accounts but not limited to, upon belief to have been in question and possession, custody										
					and/or control; and it is further					
					ORDERED , that parties shall be and hereby is directed to appear on or before, 2015					
at 10:00 a.m. to be examined by the Debtor, or any of his agents or professionals herein, at										
, and to continue from business day to business day hereafter or otherwise in the sole discretion										
of the Debtor or his agents or professionals until the examination is fully concluded.										
Dated: Brooklyn, New York										
, 2015										
HONORABLE CARLA E. CRAIG CHIEF										
UNITED STATES BANKRUPTCY JUDGE										

EXHIBIT A -- CERTIFIED TRUE & ACCURATE DOCUMENTATION PRODUCTION REQUEST

All Account / Deposits / Withdrawals / Statements / Checks - AUGUST 1, 2010- SEPTEMBER 30, 2014

All Account / Deposits / Withat awars	, beaterneries, oricons	7,00037 1,2010 327 1217/3217 30,2017
		Ocean Park (403b - Indv)
CCGA		Oppenheimer Funds Class A (403b - Indv)
		Retirement Solutions (403b - Indv)
, _ , 		Oyster Bay E Norwich CSD 403b
	XXX36708	International Diversified Fund A
	XXXX73484	Gold & Special Minerals Fund A
	XXXXX8851	Small - & Mid Cap Value Fund A
	XXXXXX95042	Discovery Fund A
OPPENHEIMER	XXXXXXXX39966	Capital Income Fund A
	XXXXXX29712	Commodity Strategy Total Return Fund A
	xxxxxxx52396	Global Fund A
	XXXXXXXXXXXX54122	Equity Income Fund, Inc. A
	XXXXXXX316743	401k
· · · · · · · · · · · · · · · · · · ·	xxxxxxx	Country Bank Trust 403B
GWM Securities	XXXXXX	
Steme Agge	XXXXX-4980-1	
Steme Agge	XXXXx-2573-1	
MG Trust Co., LLC	XXXX	
	XXX 3181	BofA Core Checking
BANK OF AMERICA	XXX 4215	Regular Savings
	XXX6856	BofA Platinum Checking
· ·	XXX2937	
	XXX3584	CitiGroup Interest Checking
CITIBANK	XXX3592	Savings Plus Account
	XXX2761	Money Market Savings
Nassau Educators Federal Credit Union	XXX5521	
Park Para Fada do Principal	XXX0412	
Beth Page Federal Credit Union	XXXXXXX96352	Checking
Beth Page Federal Credit Union	XXXXXXX67410	Savings
Beth Page Federal Credit Union	XXXXXX974223	
Diefendorff Capital and related subsidiaries		
Jubaiulai IC3	_l	

Certified true and accurate copies of complete loan applications and conditions and all supporting documentation and communications (including email) re:

Chase Home Mortgage Loan #: 1202165989 Chase Home Mortgage Loan #: 1202222307

[Rule 2004(a) specifies the manner of moving for a	m examination. The motion may be heard ex
parte or it may be heard on notice.]	
7. A proposed order granting the Debtor's Motion	n is attached hereto together with record of
accounts requested labeled Exhibit "A" along with	exhibit "B" Month's October 2013 thru May
2014 as just one of such inquiries to which de	ebtor requires further examination thereof.
8. WHEREFORE, the Debtor respectfully requests	entry of an Order, pursuant to Rule 2004 of
the Federal Rules of Bankruptcy Procedure: (a) dire	ecting all parties to appear for examination at
the	·
fourteen (14) days from service of the Order gra	nting this Application; and (b) directing all
parties to produce to debtor, one week prior to	the examination date, all certified true and
accurate statements, accounts, and transaction histo	ries.
Dated: Brooklyn, New York	By:
October 15, 2015	Brian H Denker-Youngs
	25 Boerum Street #18E Brooklyn NY 11206

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EXHIBIT A – CERTIFIED TRUE & ACCURATE DOCUMENTATION PRODUCTION REQUEST

All Account / Deposits / Withdrawals / Statements / Checks - AUGUST 1, 2010- SEPTEMBER 30, 2014

Receipts

March 2013 - July 2014

\$1400/month received Efrem Aaron

Receipts / Summaries for Chase Checking Account Cash withdrawals

OCTOBER 2012	\$(7,000.00)
NOVEMBER 2012	\$(400.00)
	\$(480.00)
DECEMBER 2012	\$(1,200.00)
FEBRUARY 2013	\$(1,200.00)
APRIL 2013	\$(300.00)
JANUARY 2014	\$(380.00)
FEBRUARY 2014	\$(1,400.00)
JULY 2014	\$(1,100.00)
	\$(830.00)
	\$(1.230.00)

Receipts for provider bills from medical reimbursement checks:

1/30/2013	\$33.00	cashed 6/10/13
2/26/2013	\$200.00	cashed 6/10/13
3/18/2013	\$450.00	cashed 6/10/13
4/25/2013	\$1,175.00	cashed 8/8/2013
5/8/2013	\$375.00	cashed 8/8/2013
9/5/2013	\$64.00	cashed 11/14/2013
2/4/2014	\$833.00	cashed 3/11/2014
2/7/2014	\$833.00	cashed 3/11/2014
7/30/2014	\$833.00	cashed 8/8/2014
8/8/2014	\$1,328.80	cashed 8/18/2014
9/2/2014	\$234.60	cashed 9/16/2014
4/2/2013	\$275.00	cashed 6/21/13
6/4/2013	\$275.00	cashed 6/21/13
2/6/2013	\$64.80	cashed 11/14/2013

2010	W-2's all employers	statements / documentation re: deductions and deferred comp. & tax returns
2011	W-2's all employers	statements / documentation re: deductions and deferred comp. & tax returns
2012	W-2's all employers	statements / documentation re: deductions and deferred comp. & tax returns
2014	W-2's all employers	statements / documentation re: deductions and deferred comp. & tax returns

Statements for Credit Cards:

Citibank ending in 1599

CitiAdvantage ending in 8075

GM Mastercard ending in 0298

Home Depot Credit card ending in 5059

American Express Discover

CHASE ©

Executive Office
Mail Code IL1-0444
10 South Dearborn Street
Chicago, IL 60603-0444

January 12, 2015

Brian Denker-Youngs PO Box 156 Huntington, NY 11743-0156

We are unable to file a claim for you

Dear Mr. Denker-Youngs:

I am replying to your complaint to the Consumer Financial Protection Bureau about your joint checking account ending in 1680. I apologize for any inconvenience you have experienced and I am happy to respond.

Since the fraudulent transactions were done by the joint signer on the account, we are unable to file a claim for any transactions that were authorized and not the result of fraud. For your reference, I've included our Deposit Account Agreement. Please review page 12, under the section titled "Joint accounts" for more details. Any investigation concerning this matter will need to be requested through Law Enforcement.

We can't provide you with information about the Chase Sapphire Account ending in 9039, because we haven't received authorization from the account holder permitting us to discuss the account with you. You are not listed as an account owner or authorized user on this account. If the account holder wants to provide this permission to us, we may be contacted at 1-866-622-7547.

We suggest you contact the three credit reporting bureaus for further assistance with repairing you credit. Their information is below:

Equifax	1-800-525-6285	PO Box 740241 Atlanta, GA 30374-0241	equifax.com
Experian	1888-397-3742	PO Box 9532 Allen, TX 75013	experian.com
TransUnion	1-800-680-7289	Fraud Victim Assist. Division PO Box 6790 Fullerton, CA 92834-6790	transunion.com

CHASE O

Brian Denker-Youngs January 12, 2015 Page 2

Mr. Denker-Youngs, thank you for banking with us. If you have questions, please call me at 1-877-658-5560, extension 164-0007.

Sincerely,

Harriet Thatch Executive Office

cc:

Consumer Financial Protection Bureau, case number 141229-002204

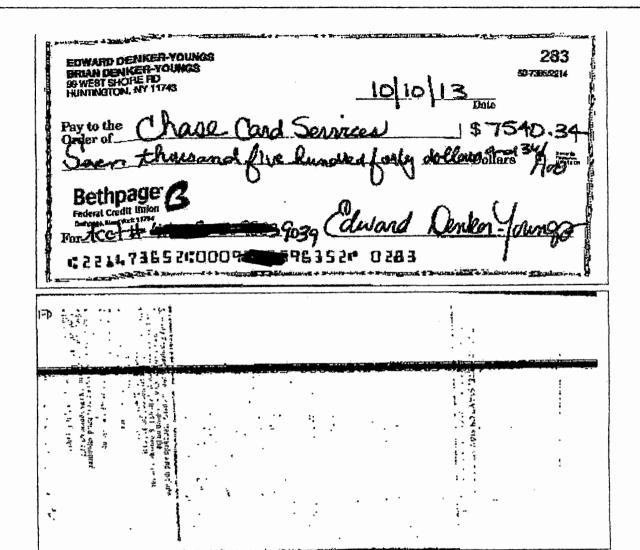
Enclosed:

Deposit Account Agreement

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	October. 2013	November 2013.	December 2013.	January 2014.	February 2014.	March 2014.	April 2014.	May 2014.	Total Payables	Balance as of 10/15/2015
Bethpage Home		2013.	2013.	January 2014.	2014.	2014.	April 2014.	IVIAY 2014.	rayables	10/13/2013
Equity Line of Credit	\$28,907.09	\$ 16,117.72	\$ 10,200.00	\$ 10,925.00	\$ 5,918.34	\$ 2,500.00	\$ 9,000.00		\$ 83,568.15	\$ (123,737.00)
Bethpage Joint					-					· · -
Checking Account	\$ 7,540.34								\$ 7,540.34	0
	-									
Chase Joint Checking										
Account						\$ 1,000.00	\$ 4,000.00	\$ 2,003.25	\$ 7,003.25	\$ -
Totals	\$36,447.43	\$ 16,117.72	\$ 10,200.00	\$ 10,925.00	\$ 5,918.34	\$ 3,500.00	\$ 13,000.00	\$ 2,003.25	\$ 98,111.74	\$ (123,737.00)

Debtor requires clarification for each month and bill as what \$98,111.74 of debt is his that his money and lines of credit were used to which there is still an outstanding balance of \$123,737 to which is one of the key reasons he is now bankrupt



from Bethray

EDWARD LIKER YOUNGS SI PENNINGTON DRIVE HUNTINGTON NY 19745 Pay to the Chase Order of Chase Clase Clase Clase Clase	10/15/13 11,700.00
Bethpage 3 Federal credit Union For CC Paymonat 9639 For Laborators For Laborators Full 7 3 5 5 2 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Swand Penden Jours
	· · · · · · · · · · · · · · · · · · ·

+v-67

\$73,479.09

Pay to the Chase System throughout Payto the Chase System throughout	One hum	10/28/13	\$ /6,118.00
Bethpage & Federal Order Union Par Occide Union Por Occide Warding 90		Edward (anko Jung

F.S.

EDWARD DENKER-YOUNGS
BRIAN DENKER-YOUNGS
BRIAN DENKER YOUNGS
33 PENNINGTON DATE
HANTINGTON, NY 11743

LO | 28 | 13

Date

Pay to the Bank of America \$ 1089.09

Order of Bank of America \$ 1089.09

Description Denker Stopped Bank of Content of Content of Content of Bank of Content of C

0001 984701 10302013 03 0037 0001 1013030554726544 CCA4863 FOR DEFOSIT ONLY TO FIA CARD SERVICES NA >031100160<

W. A. Burga

FROM



- 300057000074773555000000000

P.O. BOX 15123 19850-5123

Payment Due Date: 11/19/13 New Balance: \$16,117.72 Minimum Payment: \$210.00 Account number

13526 BEX Z 29513 D EDWARD J DENKER-YOUNGS 33 PENNINGTON DR HUNTINGTON NY 11743-7122 . Amount Enclosed Make your check payable to: Chase Card Services

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

500010010 16010003100396

CHASE SAPPHIRE*

Manage your account online: www.chase.com

Mobile: Visit chase.com on your mobile proviser

Account Number:	2039
Previous Balanco	\$7,540.3
Payment, Credits	-\$19,315.3
Purchases	+\$27,833.11
Cash Advances	\$0.0
Balance Transfers	\$0.0
Fees Charged	+\$11.17
interest Charged	+\$49.40
New Balance	\$16,117.7
Opening/Closing Date	09/23/13 - 10/22/13
Credit Access Line	\$20,000
Available Credit	\$3,88
Cash Access Line	\$4,000
Available for Cash	\$3,88
Past Due Amount	\$0.0
Balance over the Credit Access Line	\$0.0

PAYMENT INFORMATION New Balance	\$16,117.72
Payment Due Date	11/19/13
Minimum Payment Due	\$210.00

Late Payment Warning: if we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

if you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	27 years	\$33,283
\$ 545	3 years	\$19,638 (Savings=\$13,645)

If you would like information about credit counseling services, call

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-5865 to obtain a comparative

Previous points balance 11,724 Start redeeming today. Visit Ultimate Rewards® at + 1 Point per \$1 on all other purchases www.ultimaterewards.com 205

+ 1 Point per \$1 earned on dining + Bonus points on Ultimate Rewards Travel = Total points available for redemption 39,687

As a Chase Sapphire customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend when dining at restaurants. Plus, you earn an additional point per dollar spent when you book airlare and hotel accommodations online through Ultimate Rewards®. Learn more about your card benefits at www.chase.com/ultimaterewards

Date of Fransaction	Merchant Name or Transaction Description	\$ Amount
AYMENTS AN	ID OTHER CREDITS	
10/04	MARSHALLS #0107 HUNTINGTON NY	-76.03
10/11	Payment Thank You - Branch Check	-7,640.34
0/15	Payment Thank You - Branch Check	-11,700.00
PURCHASES		
09/21	KMART 9381 HUNTINGTON NY	9.95
09/21	RACHEL'S HAIR SALON HUNTINGTON NY	60.00
09/20	TOMO SUSHI SMITHTOWN NY	59.14
09/21	HOP HUNTINGTON ST NY	33.51

Address change	nequesi						
Please provide in Street Address:	formation b	elow only il	the address info	ormation on fror	nt is incorred	ct. 	_
City:							
State:		Zip:					
Home Phone:				Work Phone:			
E-mail Address:							

To service and manage any of your account(s), we, our representatives, JPMorgan Chase representatives, and/or affiliates, may contact you at any telephone number you provide to us. Please refer to your Cardmember Agreement for additional details about the use of your personal information and/or visit our website shown below to provide us with additional contact information.

To contact us regarding your account:

1-614-776-7050

In U.S. for Customer Service Specialist 1-800-493-3319
Español 1-800-493-3319
TTY 1-800-955-8060
Pay by phone 1-800-438-7958
Outside U.S., call collect

Mail Payn Send Inquiries to: P.O. Box 15298 P.O. Box 15153 Wilmington, DE 19850-5298 Wilmington, DE 19886-5153

M



ents to:

Visit Onr Waheitas

www.chase.com

Information About Your Second

Crediting of Paymests: You may make payments by any of the opinors lated below. The amount of your payment should be all bastly our minimum payment due, payable in U.S. dollars and drawn or payable tarough a U.S. formadi institution or the U.S. branch of a foreign firmorial institution. You can pay down balances faster by paying more than the minimum payment or the total unpost balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by real most comply with the instructions on this statement. Do not send each. Write your Account number on your cleek or morney order. Payments must be a companied by the payment outpoin in the envirope provided with our address visible through the envelope wildow; the envirope cannot contain more than one payment or couptor, and there can be no stagles, paper correspondence included with your payment. If your payment is in accordance with our payment instructions and to made available to us onany day by 500 pm. local time of our Payments address on this statement, we will credit the payment instructions in its rande available to us safety from a time Payment address on this statement, we will credit it to your Account as of the not cellender day.

You may make payments electronically through our website shown on this statument. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day, if we receive your request attent 6 p.m. Eastern Time, we will credit your payment as of the next celendar day, if you specify a future date in your regrest two will credit your payment as of the next celendar day, if you specify a future date in your regrest two will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow ou cayment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Buteaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurates into making to credit bureau, you may write to us at the Inquiries address shown on this statement.

To Sertice and Manage Any of Your Account(s); We, our representatives, JPMorgan Chase representatives, and/or difficites may contact you at any telephone number you provide to R. Please refer to your Cardmember Agreement for additional details about the use of your personal information.

Notice About Flectronic Check Conversion: When you pay by cleck, you authorize us after to use information from your cleck to make a one-time electronic fund transfer from your cleck to make a one-time electronic fund transfer in your abourt, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer. Funds may be validration from your about at as soon as the same day we need we your payment, and you will not needed your check beat from your function. Gell the Constitute Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send to conditional Payments: Any payment check or other form of payment that you send so for less than the full balance due that is marked "poid in full" or contains a similar matching, or had you checked before the full payments for the substantial or in the substantial reserve all our rights reparting these symments (e.g., if it is determined there is no said dispute or it any such check in received a term other address, we may accept the check and you will still one any remaining balance; We may refuse to accept may such apyment by returning it to you. not examing it we represent payments that you make should be sent to the regular Payment address shown on this statement.

this statement. Annual Romewal Molice: If your Account Agreement has an annual membership ice and/or similar change for issuance or availability of your account. It will be billed each year or immorthly or quarterly installament. This les earlier change are eved whe ther or not you use your Account, and you agree to pay them when billed. This annual fee and change are non-refurched unless you notify as that you wish to ckee your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual fee or change is billed and at the same fine, you pay your outstanding batters in full. If you do this, for a change billed more often than annually such as a meetily service change, you will not even the last billed change; however, prior billed changes are over-refundable and must be paid as part of paying your outstanding batters in full. Your payment of the annual fee or charge dates not affect our rights to chase your Account and to limit your right for make transactions on your Account. If your Account is closed by you or us, we will continue to timpse the your Account. If your Account is closed by you or us, we will continue to impose the annual (see and/or charge until you pay your outstanding balance in full and terminate

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (interliand) current transactions. To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including current transactions). For an explanation of either method, or questions about a particular interest charge exclusion on your statement, please call us at the tot free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, belance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable

rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. If any interest charge is due, we will charge you at least a minimum interest charge of \$10 b, or such amount stated in your Account Agreement. There is a transaction fee for each bothuse tensifer, each advance, or check transaction in hea meount stated in your Account Agreement. There is a torigin transaction fee of \$3 b of the U.S. dollar amount of any foreign transaction for some accounts. Plasse see your Account Agreement for information about these tess.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction for new purchases, balance transfers, overdraft advances or cash advances;
- the date the payer deposits the check for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose for fees

the hast day of the billing cycle, whichever we may choose – for fees thou in Amid Paping Interest on Putchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing pried by the date and time doe, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any profit not a purchase belience you repay while that behance is obtient to an interest-free period. Subject to any interest-free period to, ore purchases, we will begin charging interest from the date a transaction including any behance transfer, cash advances or exected advance, for or interest charge is added to your cally balance unit your account is paid in full. Becauses we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on one purchases if you have another balance at a higher interest rate unless you pay your balance in this such month. purchases if you have anot balance in full each month.

What To Do If You Think You Find A Mistake On Your Stalement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299 Witmington, DE 19850-5299. You may also contact as on the web at chase, corn.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount. The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error agreered on your statement

You must notify us of any potential errors in writing or on the web at chase com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the arrount in question.

While we investigate whether or not there has been an error, the following are true:

- . We cannot try to collect the amount inducation, or report you as delinquent on
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, it we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit. Your Rights II You Are Dissatistied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The punchase must have been made in your home state or within 100 miles
 of your content mailing additions, and the purchase price must have been
 more than \$250. (Idea: Native of these are necessary if your punchase was
 toosed on an advertisement we mailed to you, or if we own the company that
 sold you the goods or sentions.)
- You must have used your credit card for the purchase. Purchase cash advances from an ATM or with a check that accesses you Account do not qualify.
- 3. You must not yet have fully paid for the purchase.

If all of the other's above are not and you are still dissatisfied with the purchase contact us in writing at Customer Service, P.O. Box 15299 Williamington, it 19650-5299 or on the web at chase com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we flickshour investigation, we writt tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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CHASE SAPPHIRE

Manage your account online:



Mobile: Visit chase.com on your mobile browser

fransaction	Merchant Name or Transaction Description	\$ Amount
9/23	WALDBAUM'S #70236 HUNTINGTON NY	43.47
19/24	SUBWAY 03303773 OYSTER BAY NY	8.15
09/26	MARIO'S CYSTER BAY CYSTER BAY NY	11.10
09/25	SAL D'S RESTAURANT HUNTINGTON NY	18.46
09/27	MARIO'S OYSTER BAY OYSTER BAY NY	14.19
09/26	LOCUST VALLEY DENTISTRY LOCUST VALLEY NY	572.00
09/26	HESS 32329 OYSTER BAY NY	15.10
09/27	WALLSTREET CLEANERS HUNTINGTON NY	
	EXXONMOBIL 97497669 HUNTINGTON ST NY	26.95
09/28		40.00
09/29	MARSHALLS #0478 MELVILLE NY	76.03
19/30	MCDONALD'S F12104 CYSTER BAY NY	7.48
09/30	WALDBAUM'S #70236 HUNTINGTON NY	14.20
09/30	GEICO 800-841-3000 DC	234.19
10/01	NSLIJ MEDICAL GROUP - CBO NEW HYDE PARK NY	20.00
10/01	NSLIJ MEDICAL GROUP - CBO NEW HYDE PARK NY	20.00
10/02	CRB*CARBONITE BACKUP 877-6654466 MA	59.99
10/02	WALDBAUM'S #70236 HUNTINGTON NY	5.43
10/02	SHELL OIL 57544329264 JERICHO NY	25.03
10/04	WALLSTREET CLEANERS HUNTINGTON NY	8.75
10/04	WALDBAUM'S #70236 HUNTINGTON NY	11.00
16/05	HESS 32551 SYOSSET NY	20.00
10/07	HAUSER II LANDSCAPES I 631-399-1528 NY	10,000.00
10/07	KING KULLEN #40 HUNTINGTON NY	16.09
10/07	HESS 32329 OYSTER BAY NY	14.30
10/08	SUBWAY 03303773 OYSTER BAY NY	8.15
10/09	DUNKIN #308608 Q35 CYSTER BAY NY	16.50
10/11	AUNTIE ANNES FLUSHING NY	5.75
10/12	FABINDIA OVERSEAS PLT PUNE	180.79
iu//E	10/13 INDIAN RUPEE 11,020.00 X 0.016405626 (EXCHG RATE)	180.79
10/12	CALVIN KLEIN #025 MYRTLE BEACH SC	22,52
10/10	HESS 32329 OYSTER BAY NY	14.00
10/12	POLO BL FCTRY OUTLET #137 MYRTLE BCH SC	26.45
10/12	SHOE DPT ENCORE 1472 MYRTLE BEACH SC	32.38
10/11	FIX COFFEE & BAKERY FLUSHING NY	6.51
10/13	EXXONMOBIL 97278683 MYRTLE BEACH SC	
10/13	WALDBAUM'S #70236 HUNTINGTON NY	10.05
		34.75
10/14	AQUA CAR WASH HUNTINGTON NY	19.81
10/14	MARSHALLS #0107 HUNTINGTON NY	10.85
10/16	JW MARRICTT PUNE PUNE 10/17 INDIAN RUPEE 6,292.16 X 0.016193167 (EXCHG RATE)	101.89
10/17	HAUSER II LANDSCAPES I 631-399-1528 NY	15,000.00
10/17	DOLE FUEL INC. 631-673-6182 NY	547.35
IG/18	BJS FUEL #9127 FARMINGDALE NY	65.40
10/19	SQ *THE CRIMSON LICN Cyster Bay NY	
	• •	10.00
10/19	BJS FUEL #9127 FARMINGDALE NY	42.00
10/18	WALDBAUM'S #70236 HUNTINGTON NY	19.07
10/17	HESS 32366 SMITHTOWN NY	13.00
10/20	MCDONALD'S F23573 JAMAICA NY	8.08
10/19	SUBWAY 00281246 HUNTINGTON ST NY	9.23
10/18	JAG SALON HUNTINGTON NY	23.00
10/19	THE HOME DEPOT 1272 HUNTINGTON NY	3.04
10/20	LS TRAVEL RETAIL DEUTSCHL FRANKFURT AM 10'21 EURO 65.75 X 1.370190114 (EXCHG RATE)	90.09
10/19	RACHEL'S HAIR SALON HUNTINGTON NY	30.00
10/21	WALLSTREET CLEANERS HUNTINGTON NY	14.00
10/20	JFKLOT1 GRWGR JAMAICA NY	16.00
10/21	KING KULLEN #40 HUNTINGTON NY	10.01
EES CHARGI	FOREIGN TRANSACTION FEE FABINDIA OVERSEAS P LT PUNE \$180.79	5.42
10/17	FOREIGN TRANSACTION FEE	3.05

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ACCOUNT	ACTIVITY (CONTINUED)	
Date of Transaction	Merchant Name or Transaction Description	\$ Amount
	LS TRAVEL RETAIL DEUTSCHLFRANKFURT AM \$90.09	
	TOTAL FEES FOR THIS PERIOD	\$11.17
INTEREST CH	ARGED	
10/22	PURCHASE INTEREST CHARGE	49.40
	TOTAL INTEREST FOR THIS PERIOD	\$49.40

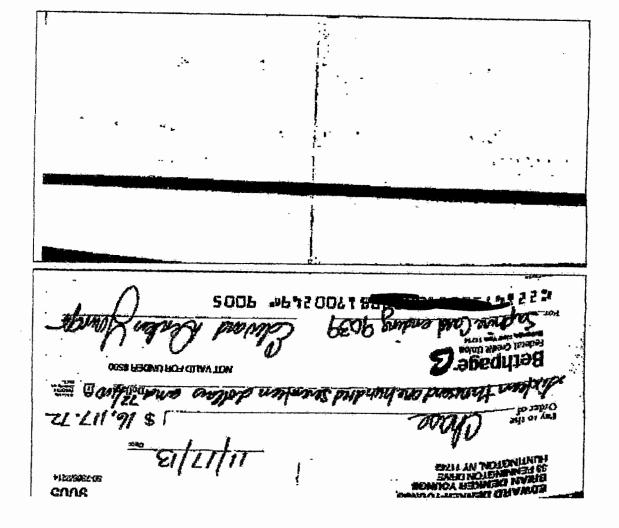
2013 Totals Year-to-Date Total fees charged in 2013 \$36.17 Total Interest charged in 2013 \$801.39
Year-to-date totals reflect all charges minus any refunds applied to your account. \$801.39

	Annual	Balance		
Balance Type	Percentage Rate (APR)	Subject To Interest Flate	Interest Charges	
PURCHASES				************
Purchases	13.24% (v)	\$4,540.11	\$49.40	
CASH ADVANCES				annamanna.
Cash Advances	19.24% (v)	· -0-	-0-	
BALANCE TRANSFERS				*************
Balance Transfer	13.24%(v)	-0-	-0-	
(v) = Varlable Rate			30 Days in Bil	lling Period



Case 1-15-41069-cec Doc 71 Filed 10/15/15 Entered 10/15/15 16:49:24

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WILMINGTON, DE

3345000940000940969000000000

Payment Due Date: New Balance: Minimum Payment:

12/19/13 \$9,409.69 \$94.00

Account number:

Amount Enclosed Make your check payable to: Chase Card Services

27776 BEX Z 32613 D EDWARD J DENKER-YOUNGS 33 PENNINGTON DR HUNTINGTON NY 11743-7122

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CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153



CHASE SAPPHIRE*

Manage your account online:

Mobile: Visit chase.com on your mobile browser

ACCOUNT SUMMARY				
ACCOUNT SOMMANT				
Account Number: 9039				
Previous Balance	\$16,117.72			
Payment, Credits	-\$32,239.49			
Purchases	+\$25,530.46			
Cash Advances	\$0.00			
Balance Transfers	\$0.00			
Fees Charged	\$0.00			
Interest Charged	\$0.00			
New Balance	\$9,409.69			
Opening/Closing Date	10/23/13 - 11/22/13			
Credit Access Line	\$20,000			
Available Credit	\$10,590			
Cash Access Line	\$4,000			
Available for Cash	\$4,000			
Past Due Amount	\$0.00			
Balance over the Credit Access Line	\$0.00			

PAYMENT INFORMATION	
New Balance	\$9,409.69
Payment Due Date	12/19/13
Minimum Payment Due	\$94.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29,99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the batance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	23 усегь	\$19,162
\$315	3 years	\$11,465 (Savings=\$7,697)

if you would like Information about credit counseling services, call 1-866-797-2685.

YOUR ACCOUNT MESSAGES

Important Note: Amounts over the Credit Access line will no longer be included in the Minimum Payment. This change to the Minimum Payment will begin to appear on statements with closing dates after 11/16/2013. In the past, if the New Balance was over the Credit Access Line, the entire amount over the line would be included in the Minimum Payment. We are making this change to simplify the payment experience for our customers.

New York Residents: New York residents may contact the New York State Banking Department at 1-600-518-8666 to obtain a comparative list of credit card rates, fees and grace periods.

ULTIMATE REWARDS® SUMMARY

Previous points balance 39 697 Start redeeming today. Visit Ultimate Rewards® at + 1 Point per \$1 on all other purchases www.ultimaterewards.com 25.528 + 1 Point per \$1 earned on dining 78 + Bonus points on Ultimate Rewards Travel D = Total points available for redemption 65,293

As a Chase Sapphire customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend when dining at restaurants. Plus, you earn an additional point per dollar spent when you book alidare and hotel accommodations online through Ultimate Rewards®. Leam more about your card benefits at www.chase.com/ultimaterewards

ACCOUNT	FACTIVITY	
Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS A	AND OTHER CREDITS	
10/28	Payment Thank You - Branch Check	-16,118.00
11/06	KMART 9381 HUNTINGTON NY	-2.77
11/18	Payment Thank You - Branch Check	-16,117.72

This Statement is a Facsimile - Not an original

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000 N Z 22 13/11/22

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Audress Change	nequest				
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City:			 	_	
State:		Ζiρ:	 		
'Home Phone:			 *Work Phone:		
E-mall Address:					

"When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may cented us anytime to change these preferences.

To contact us regarding your account:



In U.S.for Gustomer Service opecialist Espailol TTY P-R 0.5.35 classifier service Specialist 1-800-493-3319 Espallol 1-800-493-3319 TTY 1-800-493-3319 TTY 1-800-438-7958 Oulside U.S. call collect 1-614-776-7050



Send inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298



Mail Payments to: P.O. Box 15153 Wilmington, DE 19886-5153

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Visit Our Website: www.chase.com

Information About Your Assound

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. chilars and drawn or payable through a U.S. frenical institution or the U.S. branch of a finishing high mandral institution. You can pay down balances faster by paying more than the minimum payment or the total unped leatances on your account.

more than the ninimum symmets or the fetal unpaid tatanes on your account. You may make appreciably regular U.S. anall. Send, your payment to the Payments address shown on this statement. Your payments by mail must sentily with the instructions on this statement. Your payments by mail must sentily with the instructions on this statement, and the statement of the payment coupon in the carellope provided with our address while through the emekage window; the envelope cannot contain more than one payment or coupon; and there can be no stateles, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment indiructions and is made available to credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 500 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the mad called and the payments and the payments and the payments address on this statement, we will credit it to your Account as of the mad called and fully.

You may make payments destronically through our website shown on this statement. If we receive your completed request on our website by § a.m. Eastern Firm, we will credit your payment us of that day. If we receive your request alter Ø p.m. Eastern Firm, we will credit you payment as of the next calendar day. If you specify a future cale in your request two will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow ou payment instructions, crediting of your payments may be delayed for up to 5 days.

Account information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late paymonts, missed payments or other defaults on your Account may be reflected in your cedit proof. If you think we have reported inaccurate information to a credit bureau, you may write to us if the Inquiries address

Nolice About Electronic Check Convention: When you pay by check, you authorize us alter to use information from your check to make a one-time electronic fund transfer from your account or to process the purposet as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be writterawn from your account or last soon as the same day we receive your payment, and you will not needer your electronic when your formation. Call the Costoner Senter number on this statement if you have questioner about electronic check collection or do not want your payments collected electronically.

check collection or do not want your payments collected electronizally. Conditional Payments Any payment check or chief from on payment that you send us for less than the full behaves the that is marked "paid in full" or contains a similar notation, or that you chervices tender in full statistation of a dispited anomal, must be sent to Card Scrokes, P.O. Box 15949, Wilmington, D.E. 19930-1544, We search allow triples regarding these payments (e.g., it is to determined there is no valid dispute or if any such check is reselved at any other address, we any accept the check and you will still once any remaining balance). We may clease to see the check and you will still once any remaining balance) with once yetsus to accept any such payment by returning it to you, not cashing it or destroying it. All other payments flat you make should be sent to the regular Payment address shown on this statement.

this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, It will be billed each year or in monthly or quanterly installments. This fee and/or charge are owned whether or not you use your Account, and you space to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account, within 30 days or one billing going heighbare is sets) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not over the last billed charge; however, pich billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not office our rights to close your Account at old link your chipston make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee arother charge untill you pay your outstanding balance in full and terminate your Account its close of the annual fee and the Account is closed by your or us, we will continue to impose the annual fee ander charge untill you pay your outstanding balance in full and terminate your Account its Charge.

Calculation of Balance Subject to Interest Raie: To figure your periodic inferest charges for each billing order when a delay periodic indexis applies, we use the delay balance method fincituding new transactions). To Square your periodic laterest charges for each bitting-grait when a monthly periodic rate(s) applies, we use the average daily behaves method (incituding new transactions). For an explanation of alther method, or questions about a particular interest charge calculation on your statement, please call us at the foll free cistomer service phone number listed above.

We calculate periodic interest changes separately for each feature (for example, purchases, balance transfers, each advances or overdarth advances). These calculations may combite different categories with the same periodic order. Variable rates will rapy villa the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction for for each behance transfer.

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction (ea of 3% of the U.S. dollar amount of any foreign transaction for same accounts. Pleasa see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction for new purchases, balance transfers, overdraft advances or cash advances;
- the date the payer deposits the check for new cosh advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose for fees

the tax cay of the building cycle. Whichever we havy choose—In fees there to world Paying Interest on Perchases: Your doe date will be a minimum of 21 days after the chose of each billing cycle. If you pay your account in full each billing period by the date and time doe, no interest is charged on ewe purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance your crear which period. Subject to any interest-free period. Subject to any interest period in the case of the period of the

What To Do If You Think You Find A Mistake On Your Statement

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You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may cordinue
 to charge you interest on that amount. But, if we determine that we made a
 mistake, you will not have to pay the amount in question or any interest or
 other fees related to that amount.
- . White you do not have to pay the amount in question, you are responsible for the remainder of your balance
- . We can apply any uppatd amount against your credit limit

Your Riphis II You Are Dispatized With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purcha-

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles
 of your current milling address, and the purchase pixe must have been
 more than \$300, (lates: #elither of these are necessary if your purchase was
 based on an advertisement we mailed to you, or if we exin the company that
 sold you the goods or services.)
- 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card
- 3. You must not yet have fully paid for the purchase

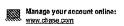
If all of the criteria above are met and you are still dissatisfied with the purchase contact us in writing at Customer Service, P.O. Box 15299 Wilmington DE 19850-5299 or on the web at chose.com.

While we investigate, the same rules apply to the disputed amount as dis above. After we finish our investigation, we will tell you our decision. At that you think you owe an amount and you do not pay we may report you as define



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CHASE SAPPHIRE*







PURCHASES	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ACTIVITY (CONTINUED)	
1921 PROMINENT TICKET SERVICE 201-9598730 NJ 2,222.00 1922 WALDBRUMS \$79236 HUNTINGTON NY 54.52 1924 OKESCHOBE COTTON WEST PALM BEA R. 14.10 1926 WALDBRUMS \$79236 HUNTINGTON NY 11.90 1926 PARADIES 19120 QG2 W PALM BEACH FL 26.50 1926 PARADIES 19120 QG2 W PALM BEACH FL 26.50 1927 WALDBRUMS \$79236 HUNTINGTON NY 7.23 1927 WALDBRUMS \$79236 HUNTINGTON NY 7.50 1926 PARADIES 19120 QG2 W PALM BEACH FL 26.50 1927 WALDBRUMS \$79236 HUNTINGTON NY 7.50 1927 MARSHALLS 90197 HUNTINGTON NY 28.21 1929 MCDONALD'S F12104 OYSTER BAY NY 7.48 1930 GLD NAVY 8073 HUNTINGTON NY 12.54 1931 WALDBRUMS \$79236 HUNTINGTON NY 12.32 1931 WALDBRUMS \$79236 HUNTINGTON NY 12.32 1931 WALDBRUMS \$79236 HUNTINGTON NY 12.32 1931 WALDBRUMS \$79236 HUNTINGTON ST NY 30.00 1930 GLD NAVY 8073 HUNTINGTON NY 13.74 1931 WALDBRUMS \$79236 HUNTINGTON ST NY 30.00 1930 GLD NAVY 8073 HUNTINGTON NY 13.74 1931 WALDBRUMS \$79236 HUNTINGTON ST NY 30.50 1930 MAGTT 9981 HUNTINGTON NY 15.75 1930 MCONALD'S F12104 OYSTER BAY NY 5.50 1930 MCONALD'S F12104 OYSTER BAY NY 10.80			
1022 WALDBAUMS #70236 HUNTINGTON NY			
10.24 OKEECHOBEE CITGO WEST PALM BEA FL			•
1025 WALDBAUMS \$70236 HUNTINGTON NY			
1026 HUNTINGTON HSP CAFETERIA 5313512000 NY			
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	11/19	CVS PHARMACY #11 HUNTINGTON NY	25.01
11/21 MCDONALD'S F12104 OYSTER BAY NY 8.24	11/21	WALDBAUM'S #70236 HUNTINGTON NY	5.98
	11/21	MCDONALD'S F12104 OYSTER BAY NY	8.24

Total fees charged in 2013 \$3	6.17
Total interest charged in 2013 \$80	1.39

Year-to-date totals reflect all charges minus any refunds applied to your account.

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INTEREST CHARGES				
Your Annual Percentage Rate (APR)	s the annual interest rate on your ac	count.		
Balance Type	Annual Porcentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges	
PURCHASES Purchases	13.24% (v)	-0-	-0-	annammannam
CASH ADVANCES			******************	000000000000000000000000000000000000000
Cash Advances	19.24% (v)	-0-	-0-	
BALANCE TRANSFERS			*****	
Balance Transfer	13.24% (v)	-0-	-0-	
(v) = Variable Rate			31 Days in	Billing Period
Please see Information About Your According terms on Purchases, and other in			te, Annual Renewal	Notice, How to



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P.O. BOX 15123 WILMINGTON, DE

Payment Due Date: 01/19/14 New Balance: \$10,920.96 Minimum Payment \$109.00

Account numbe

Make your check payable to: Chase Card Services

13443 BEX Z 35613 D EDWARD J DENKER-YOUNGS 33 PENNINGTON DR HUNTINGTON NY 11743-7122

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CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

30730302390396 50000000

CHASE () SAPPHIRE*

Manage your account online: www.cbase.com

on your mobile browser

ACCOUNT SUMMARY	
Account Number: 4747	0039
Previous Balance	\$9,409.69
Payment, Credits	-\$10,200.00
Purchases	+\$11,711.27
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
interest Charged	\$0.00
New Balance	\$10,920.96
Opening/Closing Date	11/23/13 - 12/22/13
Crodit Access Line	\$20,000
Available Credit	\$9,079
Cash Access Line	\$4,000
Available for Cash	\$4,000
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION New Balance	\$10,920,96
Payment Due Date	01/19/14
Minimum Payment Due	\$109,00

Late Payment Warning: if we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29,99%.

Minimum Payment Warning: If you make only the nilnimum payment each partod, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	24 years	\$22,351
\$376	3 years	\$13,306 (Savings=\$9,045)

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative

ULTIMATE REWARDS® SUMMARY

Previous points balance

+ 1 Point per \$1 on all other purchases

+ 1 Point per \$1 earned on dining

+ Bonus points on Ultimate Rewards Travel = Total points available for redemption

88 0

65.293

Start redeeming today. Visit Ultimate Rewards® at 11,712

77,093

As a Chase Sapphire customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend when dining at restaurants. Plus, you earn an additional point per dollar spent when you book aldere and hotel accommodations online through Ultimate Rewards®. Leam more about your card benefits at www.chase.com/utilmaterewards

Date of	Marchant Name of Transporting Decayation	found 2
Transaction	Merchant Name or Transaction Description	2 vanous
PAYMENTS	AND OTHER CREDITS	
12/05	Payment Thank You - Branch Check	-10,200.00
11/24	WALDBAUM'S #70236 HUNTINGTON NY	9.45
11/24	WALDBAUM'S #70236 HUNTINGTON NY	9.45
11/24 11/23	WALDBAUM'S #70236 HUNTINGTON NY EXXONMOBIL 97497069 HUNTINGTON ST NY	9.45 20.00
11/23	EXXONMOBIL 97497069 HUNTINGTON ST NY	20.00
11/23 11/24	EXXONMOBIL 97497069 HUNTINGTON ST NY CVS PHARMACY #11 HUNTINGTON NY	20.00 14.68

Address Change	nequesi						
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State:		Ζīp:					
'Honie Phone:				"Work Phone:			
E-mail Address:							

"When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:



In U.S. for Customer Service m U.S.tor Customer Service Specialist 1-800-493-3319 Español 1-800-493-3319 TTY 1-800-958-8050 Pay by phone 1-800-438-7958 Outside U.S. cali colect

P.O. Box 15298

Wilmington, DE 19850-5298

Send Inquirles to:

M Mail Payments to:

Visit Our Website: www.chase.com

1-614-776-7050

P.O. Box 15153 Wilmington, DE 19886-5153

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment the, payable in U.S. dollars and drawn or appairs bringed a U.S. St Francial institution or the U.S. branch of a foreign francial institution. You can pay down balances fraster by paying more train the minimum payment or the total unspend balances on your account.

You may make payments by regular 125, mail. Send your payments to the Payments address shown on this statement. Your payments by mail must comply with the Instructions on this statement. Your payments by mail must comply with the Instructions on this statement. Do not send cash. Wife your Account number on your check or more, order. Payments must be accompanied by the payment outpoin in the emelope provided with our address visible through the envelope window; the emelope provided with our address visible through the envelope window; the emelope provided with our address visible through the envelope window; the emelope provided with our address visible through the envelope window; the envelope cannot centife in our payment and payment in the accordance with our payment in the carefulance will not be payment to your Account as of that day if your payment in storage could not be payment instructions, but is made available to us after 500 p.m. local time of the Payments address on this statement, we write credit in the your Account as of the east calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our vebsite by \$\tilde{\text{P}} \) p.m. Eastern Time, we will credit your payment use of that they, If we receive your request after \$\theta \) p.m. Eastern Time, we will ordeft your payment as of the next celentar day, If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Acquiral Intermation Reported to Credit Bureaus: We may report information about your Acquird to credit bureaus. Late payments, missed payments or other defaults on your Account may be criticated in your credit report. If you think we have reported inaccurate informations to a credit bureaus, you may write to use if the Inquiries address

Showton unis satement.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your account as soon as the same day we receive your payment, and you will not receive your check heart from your account as soon as the same day we receive your payment, and you will not receive your check heart from your furnated institution. Call the Oxstomer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked 'poid in full' or contains a climitar rotation, or that you otherwise tender in full scitation of a disputed amount, must be sure to Card Services, P.C. Rox, 15949, Wilmington, D.E. 15800-5494. We reserve all our fulls regarding these payments (e.g., if it is othermized there is no wall disputed of any such induces to reserve any our science, we may accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment addiess shown on this externent.

this statement.

Annual Renewal Nettlee: If your Account Agreement has an annual membarship fee and/or sindiar charge for issuance or availability of your account, it will be billed each year or in monthly or quantity installments. This fee and/or charge are owed whether or not you us your Account, and you agree to gay them when bledt. The annual fee and charge are non-returdable unless you notify us that you wish to close your account, within 30 days or one billing gyele (whichbever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in the II you do this, for a charge billed more offen than annually such as a monthly service charge, you will not over the last billed charge; however, pro billed charges are non-returdable and must be paid as pant of paying your outstanding balance in the II. Your payment of the annual fee or charge does not offeed our rights to close your Account and to limb your right to make transactions on pain Account. If your Account is closed by you or us, small continue to impose the annual fee andor charge until you pay your outstanding balance in full and terminate your Account electionship.

Calculation of Batanca Subject to Interest Raia: To figure your periodic interest charges for each billing cycle when a daily periodic interest papers, we use the daily believe method (including new transactions). To Sque your periodic interest billing cycle when a manificip periodic rate(s) applies, we use three stempers thoracts billing cycle when a manificip periodic rate(s) applies, we use there are average daily believes method (including new transactions). For an explanation of either method, or questions about a particular interest change destruction on your estorment, please call us at the follitree distormer service phone number listed above.

We calculate periodic interest charges separately for each teature (for example, purchases, balance transfers, cesh advances or overcraft advances). These occludations are combine different estagonies with the same periodic rotes. Variable tates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each behaves transfer.

each advance, or check transaction in the amount stated in your Account Agreement. There is a furelyn transaction less of 3% of the U.S. dellar amount of any loreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction —for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payer deposits the check for new cash odvance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose for fees

the last day of the filling cycle, whichever we may choose — for fees the band perigning linears on Purchasers: Your does due will be a minimum of 21 days after the close of each billing cycle. If you per your account in full each billing period by the data and time days, no inferest is charged on new journalesse month or month. Also, we will not impose interest charges on eary portion of a jurchase beliance you report while that behance is sudject to an interest-free period. Subject to any histerest-free period for new purchases, we will beal in charging interest from the data a transaction fincultury jan yo binner brander, cach advance or overdraft is paid in full. Because we apply prayments in excess of your minimum payment first to higher rate balances; you may not be able to avoid interest charges on new purchases if you have another behance at a higher interest rate unless you pay your balance in full each month.

What To Do if You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15239 Witmington, DE 19850-5239, You may also contact us on the web at crose-con.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount. The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is errorg and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chese com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- . We cannot try to collect the amount inquestion, or report you as delinquent on
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other tess related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights II You Are Dissatished With Your Credit Card Punchase

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchand, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing activess, and the purchase price must have been more than \$50. (Note: Retitler of these are necessary if your purchase was based on an advertisement we mailed toyou, or if we own the company that. sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card cash advances from an Account do not quality.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still discatisfied with the purchase, contact us in writing at Gustomer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discu-above. After we finish our investigation, we will tell you our decision. At that po-we think you owe an amount and you do not pay we may report you as definite.



CHASE® SAPPHIRE*

Manage your account online:





ACCOUNT	ACTIVITY (CONTINUED)	
Cate of Transaction	Merchant Name or Transaction Description	\$ Amount
11/27	WALDBAUM'S #70236 HUNTINGTON NY	32.65
11/27	DOLE FUEL INC. 631-673-6182 NY	729.80
11/27	VOLKSWAGEN OF HUNTINGTON HUNTINGTON ST NY	10.00
11/27	DI RAIMO PIZZERIA HUNTINGTON NY	27.69
11/27	HUNTINGTON PLUMBING HUNTINGTON ST NY	11.53
11/27	VOLKSWAGEN OF HUNTINGTON HUNTINGTON ST NY	19.67
11/28	WALDBAUM'S #70236 HUNTINGTON NY	19.96
11/27	THE HOME DEPOT 1272 HUNTINGTON NY	18.43
11/28	WALDBAUM'S #70236 HUNTINGTON NY	26.93
11/27	EXXONMOBIL 97497069 HUNTINGTON ST NY	20.00
11/30	HAUSER II LANDSCAPES I 631-399-1528 NY	4,500.00
11/29	GEICO 800-841-3000 DC	234.15
11/30	WALDBAUM'S #70236 HUNTINGTON NY	11.16
11/25	KMART 9381 HUNTINGTON NY	34.56
11/28	KMART 9381 HUNTINGTON NY	10.74
12/01	WALDBAUM'S #70236 HUNTINGTON NY	10.14
12/03	WALLSTREET CLEANERS HUNTINGTON NY	10.50
12/02	GULF OIL 92042083 ROSLYN HEIGHT NY	30.50
12/03	THE VITAMIN SHOPPE XV LONG ISLAND NY	44.98
12/06	CVS PHARMACY #11 HUNTINGTON NY	26.97
12/09	WALDBAUM'S #70236 HUNTINGTON NY	39.46
12/07	KMART 9381 HUNTINGTON NY	170.45
12/11	USPS 35405507431906019 HUNTINGTON NY	12.15
12/11	WALLSTREET CLEANERS HUNTINGTON NY	12.25
12/11	THE HOME DEPOT 1272 HUNTINGTON NY	3.13
12/12	ALAN L ROSENBERG DDS FRESH MEADOWS NY	250.90
12/12	BOTTLES AND CASES HUNTINGTON NY	52.95
12/12	CVS PHARMACY #11 HUNTINGTON NY	17.43
12/13	EXXONMOBIL 97497069 HUNTINGTON ST NY	50.00
12/14	WALDBAUM'S #70236 HUNTINGTON NY	22.19
12/13	KING KULLEN #19 HUNTINGTN STA NY	9.36
12/14	BED BATH & BEYOND #03 HUNTINGTON ST NY	26.03
12/16	WILD BY NATURE 202 HUNTINGTON NY	7.19
12/18	NORTH SHORE GASTROENTEROL GREAT NECK NY	20.00
12/18	HESS 32329 CYSTER BAY NY	30.10
12/19	JAG SALON HUNTINGTON NY	23.00
12/20	CVS PHARMACY #11 HUNTINGTON NY	10.85
12/20	MARIO'S OYSTER BAY 5169229111 NY	60.00

2013 Totals Year-to-I	Date
Total fees charged in 2013	\$36.17
Total interest charged in 2013	\$801.39
Year-to-date totals reflect all charges i	nimus any refunds

Year-to-date totals reflect all charges minus any refunds applied to your account.

* .	is the annual interest rate on your ac			
Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges	
PURCHASES	***************************************			
Purchases	13.24% (v)	-0-	-0-	
CASH ADVANCES				
Cash Advances	19.24% (v)	-0-	-0-	
BALANCE TRANSFERS				
Balance Transfer	13.24% (v)	-0-	-0-	
(v) = Variable Rate			30 Days in E	Billing Period

EDWARD J DENKER-YOUNGFIS Statement is a Facisimile - Not an original Statement Date: 12/22/13 000001 FIS33339 D 5 000 N Z 22 13/12/22 Page 2 of 3 06530 MA MA 13-443 3561000005000134-4302

Case 1-15-41069-cec Doc 71 Filed 10/15/15 Entered 10/15/15 16:49:24 JPMorgan Chase 12/29/2014 4:44:08 PM PAGE 29/041 Fax Server

IMPORTANT NEWS

Chase has many programs and benefits available to meet the unique needs of our military customers, their families and boneliciaries. For more information, visit ChaseMilitary.com or call 1-877-469-0110. Overseas call collect 1-318-340-3308 TTY: 1-900-582-0542



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WILMINGTON, DE

14042 BEX Z 02214 O

EDWARD J DENKER-YOUNGS 33 PENNINGTON DR HUNTINGTON NY 11743-7122

4147202070227027002190000591834000000003

Payment Due Date: 02/19/14 New Balance: \$5,918.34 Minimum Payment:

Account number: 4

Amount Enclosed Make your check payable to: Chase Card Services

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

5000-10-10-20-20-23-90-3-96

CHASE (1) SAPPHIRE'

Manage your account online: www.chase.com

Mobile: Visit chase.com on your mobile browser

ACCOUNT SUMMARY	
Account Number:	3 9039
Previous Balance	\$10,926.96
Payment, Credits	-\$10,994.51
Purchases	+\$5,991.89
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$5,918.34
Opening/Closing Date	12/23/13 - 01/22/14
Credit Access Line	\$20,000
Avallable Credit	\$14,081
Cash Access Line	\$4,000
Available for Cash	\$4,000
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION New Balance	\$5,918.34
Payment Due Date	02/19/14
Minimum Payment Due	\$59.00

Late Payment Warning: if we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

if you make no additional charges using this card and each month you pay	You will pay off the batance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	19 years	\$11,773
\$200	3 уеать	\$7,21 t (Savings=\$4,562)

if you would like information about credit counseling services, call 1-866-797-2885

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-900-518-8266 to obtain a comparative list of credit card rates, fees and grace periods

ULTIMATE REWARDS® SUMMARY

Start redeeming today. Visit Ultimate Rewards® at www.ultimaterewards.com Previous points balance 77.093 + 1 Point per \$1 on all other purchases 5,923 + 1 Point per \$1 earned on dining 214

+ Bonus points on Ultimate Rewards Travel + First Friday Dining Bonus = Total points available for redemption 13 83,243

As a Chase Sapphire customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend when dining at restaurants. Plus, you earn an additional point per dollar spent when you book airfare and hotel accommodations online through Ultimate Rewards®. Leam more about your card benefits at www.chase.com/ultimaterewards

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ACCOUNT ACTIVITY Date of Transaction Merchant Name or Transaction Description \$ Amount **PAYMENTS AND OTHER CREDITS** 01/09 BED BATH & BEYOND #03 HUNTINGTON ST NY -69.51 01/14 Payment Thank You - Branch Check -10.925.00 **PURCHASES** THE HOME DEPOT 1272 HUNTINGTON NY 12/21 19.42 12/21 RACHEL'S HAIR SALON HUNTINGTON NY 40.00 DOLRTREE 5017 00050179 KISSIMMEE PL 12/22 9.63 12/23 TARGET 00022640 WINTER GARDEN FL 27.19 This Statement is a Facsimile - Not an original

Address Change	Hequest				
Please provide in Street Address:			ormation on front I		- .
City:			 		·
State:		Zip:	 		
'Home Phone:			 *Work Phone: -	 	
E-mail Address:				 	

"When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account sortice calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

1-614-776-7050



In U.S.for Customer Service Specialist 1-800-493-3319 Español 1-800-493-3319 TTY 1-800-955-8060 Pay by phone 1-800-438-7958 Outside U.S. call coloct



Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5238



Mail Payments to: P.O. Box 15153 Wilmington, DE 19886-5153



Visit Our Website:

Internation About Your Account

Crediting of Psyments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment should be at least your minimum payment sho, payable in U.S. daltars and drawn or payable through a U.S. Semaels institution or the U.S. branch of a fineign financial institution. You can pay down balances faster by paying more than the minimum payment or the least unpeal colaractor payar account.

more than the minimum reyment or the total unlead extance by now account in You may make apprecise by regular U.S. mail. Send, your payment to the Phymentis address shown on this statement. Your payments by mail must comply with the instructions on this statement. On one send cash, Wrie your account number on your check or money order. Payments must be accompanied by the payment outpon in the envelope provided with our address while though the envelope window, the envelope cannot contain more than one payment or soupon; and there can be no statless, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made availables to our any duty by 500 pm. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 500 pm. local time at the Payments address on this statement, we will credit it to your Account as of the max cellenter day.

You may make payments destronically through our website shown on this statement. If we receive your completed request on our vebalts by 8 p.m. Eastern Titae, you will correctly your propert as of that day. If we receive you request after 8 p.m. Eastern Time, we will rectly you grapment as of that day. If you specify a future date in your request two will rectly your payments as of as of that day. If you specify a future date in your request two will rectly your payments as of that day.

For all other payments or for any payment type a bave for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Internation Reported for Credit Bureaus: Vie may report information about your Account to credit bureaus. Lide payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquines address

Notice About Electronic Check Convention: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your account or to process the payment as a check transaction. When we use information from your account as soon as the same day we receive your payment, and you will not needed your check to make an electronic fund transfer, funds in any outformation from your organization for the check to provide the payment of the payment

check collection of to not want your payments observed reterror trains, collection of to not want your payments check per check from of payment that you said us for less than the full balance due that is marked "paid in full" or contains a stimilar notation, or that you otherwise therein in full satisfaction of a disputed for must be sent to Card Services, P.D. Box 15049, "Himington, D.D. 150505-5049. We reserve all our rights reparating these payments (e.g., if it is determined there is no wald dispute or it any such charte is reached any other address, we may accept the check and you will still owe any remaining balance). We may return to accept any such payment by returning it by you, not sathing it or discripting in All other hims statement.

this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, if will be billed each year or in monthly or quarterly installments. This fee and/or charge are coved whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are mon-refundable unless you notify as that you wish to close your account, within 20 days or one building gote (whichever is test) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a cleange hilled more offen than annually such as a monthly service charge, you will not over the last billed charge; however, pro billed charges are mon-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not offect our rights to close your Account and to limby our fight to make transactions on your Account. If your Account is closed by you or us, we will continue to impose the annual fee and/or charge unit you pay your outstanding balance in full. I your Account destionship.

Calculation of Batance Subject to Interest Rate: To figure your periodic interest charges for each billing orderwhen a daily periodic antics) applies, we use the daily batance method (Including new transactions). To figure your periodic interest charges for each alting cycle when a monthly periodic rate(s) applies, we use the average daily batance method (including new transactions). For an explanation of other method, or questions about a particular interest charge calculation on your statement, please caff us at the foll free distormer service phone number listed above.

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- the date the payer deposits the check for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the tast day of the billing cycle, whichever we may choose — for fees

the tast day of the folling cycle, whichever we may choose - for feet when to Amid Paying interest on Purchases: Your due date will be a minimum of 21 days after the class of each billing opeil. If you pay your account in full each billing period by the date and three due, no therest is changed on each purchases menth to month. Also, whe Vill not limpose interest charges on any purchin of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), for or interest change is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, your may not be able to avoid interest changes on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

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In your letter, give us the following information:

- Account informations Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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- We cannot try to collect the amount inquestion, or report you as delinquent on
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- White you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Alghis is You Are Dissetts and With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be frue

- The purchase must have been made in your home state or within 100 miles
 of your current mailing actiness, and the purchase pribe must have been
 more than \$50. (video: Rathbur of thises are receives any if your purchase was
 based on an ederthermast we mailed to you, or if we own the company that
 sold you the goods of rerubes.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.D. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.



CHASE SAPPHIRE*

Manage your account online:





Transaction	Merchant Name or Transaction Description	. \$ Amount
12/23	IOA ADMI 01120203 ORLANDO FL	345.04
12/24	HESS 09573 LAKE BUENA VI FL	9.78
12/24	COLUMBIA HARBOR HOU LAKE BUENA VI FL	22.44
12/24	POPCORN LAKE BUENA VI FL	3.75
12/24	SUNSHINE TREE TERRA LAKE BUENA VI FL	4.88
12/24	AUTO PLAZA LAKE BUENA VI FL	15.00
12/25	MCDONALD'S M7106 KISSIMMEE FL	7.67
12/26	AUTO PLAZA LAKE BUENA VI FL	15.00
12/27 12/	SOUTHWES 5262179507464 800-435-9792 TX 2913 1 L PBI ISP	34.10
12/28	SHELL OIL 57542548102 KISSIMMEE FL	16.56
12/28	KWIK E M 01302108 ORLANDO FL	8.00
12/28	DD/BR #330930 Q35 KISSIMMEE FL	16,82
12/31	IKEA LONG ISLAND HICKSVILLE NY	10.85
12/31	RITE AID STORE #10540 HUNTINGTON NY	19.29
12/31	OLD NAVY #0773 HUNTINGTON NY	16.92
01/01	COZYMEL'S WESTBURY #16 WESTBURY NY	95.34
12/31	THE HOME DEPOT 1272 HUNTINGTON NY	6.68
01/01	DOLE FUEL INC. 631-573-6182 NY	571.95
12/31	KMART 9381 HUNTINGTON NY	33,18
01/02	WALDBAUM'S #70236 HUNTINGTON NY	31.64
01/03	NSHORHOSP AUBONPAIN248 MANHASSET NY	12.58
01/02	AT&T K008 9969 800-331-0500 PA	543.10
01/02	NSHORHOSP AUBON PAIN248 MANHASSET NY	12.03
01/04	MARSHALLS #0478 MELVILLE NY	32.58
01/04	HESS 32262 FARMINGDALE NY	45.20
01/05	THE HOME DEPOT 1272 HUNTINGTON NY	20.57
01/08 01/06	WALLSTREET CLEANERS HUNTINGTON NY	19.75
01/05	MARSHALLS #784 SYOSSET NY CVS PHARMACY #11 HUNTINGTON NY	18.59
01/07	MCDONALD'S F12104 OYSTER BAY NY	13.26
01/06	MERCEDES BENZ OF HNGTN HUNTINGTON NY	7.60
01/08	BED BATH & BEYOND #03 HUNTINGTON ST NY	500.00 92.67
01/08	BED BATH & BEYOND #03 HUNTINGTON ST NY	20.86
01/07	MERCEDES BENZ OF HIGHN HUNTINGTON NY	1,216,63
01/16	NORTH SHORE UNIVERSITY HO 631-7198787 NY	70.00
01/09	LOCUST VALLEY DENTISTRY LOCUST VALLEY NY	566.00
01/11	SUNOCO 0327962700 SOUTH AMBOY NJ	53.75
01/11	THE HOME DEPOT 1272 HUNTINGTON NY	60.37
01/08	AT&T K008 9969 8003310500 PA	54.30
01/13	GEICO 800-841-3600 DC	241.51
01/15	WALDBAUM'S #70236 HUNTINGTON NY	25,04
01/16	GEICO 800-841-3000 DC	116.80
01/16	JAG SALON HUNTINGTON NY	23.00
01/16	HESS 32329 OYSTER BAY NY	40.10
01/16	MCDONALD'S F12104 OYSTER BAY NY	7.59
01/17	THE HOME DEPOT 1272 HUNTINGTON NY	18.99
01/19	RITE AID STORE #10640 HUNTINGTON NY	8.29
D1/18	LANDMARK DINER ROSLYN NY	22.43
01/20	DOLE FUEL INC. 631-673-6182 NY	567.34
01/20	WALDBAUM'S #70236 HUNTINGTON NY	47.44
01/21	WALDBAUM'S #70236 HUNTINGTON NY	12.44
01/20	HUNTINGTON VILLAGE GAS HUNTINGTON NY	50.00
01/20	HUNTINGTON VILLAGE GAS HUNTINGTON NY	45.00
01/20	CVS PHARMACY #11 HUNTINGTON NY	14.91
01/20	THE HOME DEPOT 1272 HUNTINGTON NY	9.74

Total interest charged in 2014	\$0.00
Total fees charged in 2014	\$0.00
2014 Totals Year-to-Dat	e

applied to your account.

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Звіапсе Туре	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges	
PURCHASES				
Purchases	13.24% (v)	-0-	-0-	
CASH ADVANCES		mananan manana		
Cash Advances	19.24% (v)	-0-	-0-	mania
BALANCE TRANSFERS			*****	
Balance Transfer	13.24%(v)	-0-	-0-	



Pay to the Chase Cond True Thousand onne hund	Services \$ 5918.34
Bethpage & Finderal Credit Union & States Haw this STATE AND STATES AND STATE	Edward Dinker-Youngs

HELOC

TROM HELLING



P.O. BOX 15123 WILMINGTON, DE 19850-5123 Payment Due Date: 03/19/14
New Balance: \$5,699.03
Minimum Payment: 256.00

Amount Enclosed

Make your check payable to: Chese Card Services

28871 BEX Z 05314 D EDWARD J DENKER-YOUNGS 33 PENNINGTON DR HUNTINGTON NY 11743-7122

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CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19986-5153

5000188-28 370396

CHASE®

Manage your account online:

Customer Service 1-800-493-3319

Mobile: Visit chase.com

ACCOUNT SUMMARY	
Account Number: 4	223 9039
Previous Balance	\$5,918.34
Payment, Credits	-\$5,664.92
Purchases	+\$6,444.04
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$1.57
Interest Charged	\$0.00
New Balance	\$5,699.03
Opening/Closing Date	01/23/14 - 02/22/14
Credit Access Line	\$20,000
Available Credit	\$14,300
Cash Access Line	\$4,000
Available for Cash	\$4,000
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

PAYMENT INFORMATION New Balance	\$5,699.03
Payment Due Date	03/19/14
Minimum Payment Due	\$56,00

Late Payment Warning: if we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	19 years	\$11,306
\$193	3 years	\$6,944 (Savings=\$4,362)

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

ULTIMATE REWARDS® SUMMARY Previous points balance 83,243 Start redeeming today. Visit Utilimate Rewards® at + 1 Point per \$1 on all other purchases 5,698 www.ultimaterewards.com 198

+ Bonus points on Ultimate Rewards Travel 1.050 = Total points available for redemption 90,199

As a Chase Sapphire customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend when dining at restaurants. Plus, you earn an additional point per dollar spent when you book a

Date of	Manufact Nova or Transporter Description	
Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AI	ND OTHER CREDITS	
01/26	THE HOME DEPOT 1272 HUNTINGTON NY	-5.40
01/27	THE HOME DEPOT 1272 HUNTINGTON NY	-2.80
02/01	THE HOME DEPOT 1272 HUNTINGTON NY	-8.88
02/06	CELEBRITY CRUISES MIAMI FL	-99.75
02/06	CELEBRITY CRUISES MIAMI FL	-265.09
02/06	CELEBRITY CRUISES MIAM! FL	-265.00
02/06	CELEBRITY CRUISES MIAMI FL	-99.75
02/14	Payment Thank You - Branch Check	-5.918.34

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Page 1 of 3

06530 MAMA 2867

MA MA 28871 05210600080002887101

Address Change	Hequest			
Please provide in Street Address:	formation be	low only if the address inf	ormation on front is income	ct.
City:				
State:		Zip:		
"Home Phone:			*Work Phone:	
E-mall Address:				

When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

1-614-776-7050



In U.S. for Customer Service Specialist 1-800-493-3319 Español 1-800-493-3319 TTY 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect

Sei

Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298



Mail Payments to:

P.O. Box 15153 Wilmington, DE 19886-5153



Visit Our Website:

Internation About Your Account

Crediting of Psyments: You may make payments by only of the options listed below. The mount of your spyment should be at least your minimum payment due, equable in U.S. dollars and drawn or psycholar turney at U.S. formest institution or the U.S. branch of a faireign francial institution. You can pay down balances faither by paying more than the minimum regiment or the total unspect betainer on your account.

more than the minimum payment or the folds unpold balance on your account. You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. You payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order, Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope andwork the envelope andwork ontain more than one payment or outpoint and there can be no staples, paper cities, tape or correspondance included with your payment. If your payment is in accordance with our payment without any address on this statement, we will occur the payment to your Account as of that day. If your payment is in accordance with our payment is returbined by the North and so that day it. If your payment is in accordance with our payment is returbined by the North and the Payments address on this statement, we will credit it be payments address on this statement, we will credit it to your Account as of the extraction and the payment address on this statement, we will credit it to your Account as of the extraction and the payment address on this statement, we will credit it to your Account as of the extractional calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our vebsite by \$\tilde{\epsilon}\), m. Eastern Time, we will credit your spanner as of that day. If we receive your request atter \$\tilde{\epsilon}\) and receive you request atter \$\tilde{\epsilon}\) and receive you request atter \$\tilde{\epsilon}\) and you specify a future data is your request. Set of \$\tilde{\epsilon}\) and you specify a future data is your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be detayed for up to 5 days.

Account Internation Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Labe payments, missed payments or other debuilts on your Account may be reflected in your credit report. If you think we have reported inaccounts information to a credit bureau, you may write to as at the inquines address shown on this statement.

Notice About Electronic Chack Conversion: When you pay by check, you authorize us ather to use information from your check to make a one-time electronic fund transfer from your account or to process the purposet as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check beak from your firental institution. Cell the Dustanner Sender number on this statement if you have quest increas about electronic check collection or do not want your payments collected electronically.

cence, consection or co not want year payments collected electronically. Conditional Payments: Any payment checky or thoir form on seyment that you send is not respitant the full behavior due that is marked 'poid in full' or contains a similar notation, or this pour cherriches tender in full selectation of a displicted amount, exist the sent to Cond Services, P.D. Box 150-49, Withington, D.F. 1982-05-946, We reserve allow trights regarding these payments (e.g., it it is determined there is or valid dispute or if any such check for eachered at any other address, we may accept the check and you wit still ours any remaining balance). We may ristuce to accept any such payment by returning it to you, not caching it or destroying it. All other payments that you make should be said to the regular Payment address shown on this scalement.

this statement.

Annual Rienewal Notice: If your Account Agreement has an annual membership tee and/or similar charge for issuance or availability of your account, if will be billed each year or in monthly or quantedly installments. This fee and/or charge are cowed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days or one billing percly evilothewer is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed mere offent base annually such as a monthly service charge, you will not over the last billed charge, towerer, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our rights to closely our Account and to limit your spit to make transactions on your Account. If your Account is closed by your or, sw will continue to impose the annual fee ancient charge until you pay your outstanding balance in full and terminate your Account intellements.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing ords when a daily periodic totals) applies, we use the daily balance method (Including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(g) applies, we use the average daily balance method (including new transactions). For an exchanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the foll fire customer service phose number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different esteppines with the same periodic rates. Variable rates will vary with the market tased on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each behave transfer.

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction (se of 3% of the U.S. dellar amount of any foreign transaction for some accounts, Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction for new purchases, balance transfers, exerdraft advances or cash advances;
- the date the payer deposits the check for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose — for fees

the last day of the billing cycle, whichever we may choose—In fees:

Mow in Amid Paying interest on Purchases: Your due date will be a minimum of 21 days after the cises of each billing cycle. If you pay your account in fall each billing period by the date and time due, no interest is charged on new purchases mouth to morth. Also, we will not impose interest charges on any printer-from of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will body in charging interest from the date a transaction including any balance fransier, cash advance or overdraft advance, fee or inferest clarge is added to your cash patient will your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, your may not be able to avoid interest charges on new purchases if you have another balance and higher interest rate unless you pay your balance in ride each month.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheel at Customer Service, P.O. Box 15299 Wilmington, DE 19950-5299. You may also cented us on the web at chase com.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement

You must roully us of any potential errors in writing or on the seb at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in curestion.

While we investigate whether or not there has been an error, the following are true:

- . We cannot try to collect the amount in question, or report you as delinquent on
- The charge in question may remain on your statement, and we may continue
 to charge you interest on that amount. But, if we determine that we made a
 mistake, you will not have to pay the amount in question or any interest or
 other fees related to that amount.
- White you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissetts lied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles
 of your current mailing address, and the purchase price must have been
 misre than \$500, (Mode Nethrier of these sen receives any flyour proclate was
 based on an advertisement we mailed to you, or if we own the company that
 sold you the goods of services.
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card to examine the set must be.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatistied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as definquent.



CHASE®

Manage your account online:



Mobile: Visit chase.com on your mobile browser

Date of Trensaction	Merchant Name or Transaction Description	\$ Amount
PURCHASI	.	
01/21	MCDONALD'S F12104 OYSTER BAY NY	6.05
01/22	WALLSTREET CLEANERS HUNTINGTON NY	12.25
01/24	CL *CHASE TRAVEL 208-429-2349 ID	628.00
01/24	CL *CHASE TRAVEL 208-429-2349 ID	432.00
01/24	THE HOME DEPOT 1272 HUNTINGTON NY	11.23
01/25	SPIRIT AIRL 4870096339019 MIRAMAR FL 922314 1 Y FLL LGA	10.00
01/23	SOUTHWES 5262186549415 800-435-9792 TX	34.20
	021214 1 L ISP PBI	
01/23	HESS 32329 CYSTER BAY NY	40.00
01/25	WALLSTREET CLEANERS HUNTINGTON NY	5.75
01/26	WALDBAUM'S #70236 HUNTINGTON NY	11.37
01/26	THE HOME DEPOT 1272 HUNTINGTON NY	11.88
01/27	REDBOX *DVD RENTAL 866-733-2693 IL	2.61
01/27	CELEBRITY CRUISES MIAMI FL	199.50
01 <i>1</i> 27 01 <i>1</i> 26	CELEBRITY CRUISES MIAMI FL THE HOME DEPOT 1272 HUNTINGTON NY	128.80 12.64
01/28	STOP & SHOP #569 OYSTER BAY NY	16.70
01/30	HESS 32329 CYSTER BAY NY	30.00
01/31	HOP 4624 MANHASSET NY	25.38
01/31	NORTH SHORE GASTROENTEROL GREAT NECK NY	20.00
01/31	NORTH SHORE GASTROENTEROL GREAT NECK NY	20.00
02/01	RITE AID STORE #10640 HUNTINGTON NY	14.16
02/01	AQUA CAR WASH HUNTINGTON NY	24.16
02/01	THE HOME DEPOT 1272 HUNTINGTON NY	8,88
02/01	RACHEL'S HAIR SALON HUNTINGTON NY	79.09
02/03	WALDBAUM'S #70236 HUNTINGTON NY	25.60
02/03	KMART 9381 HUNTINGTON NY	36.89
02/03	GEICO 800-841-3000 DC	241.40
02/04	EXXCNMOBIL 97497069 HUNTINGTON ST NY	40.00
02/05	NORTH SHORE GASTROENTEROL GREAT NECK NY	20.00
02/05 02/06	NORTH SHORE GASTROENTEROL GREAT NECK NY SPICE VILLAGE GRILL HUNTINGTON NY	20.00
02/06	CELEBRITY CRUISES MIAMI FL	53,71 530.60
02/06	CELEBRITY CRUISES MIAMI FL	258.00
02/05	INT BRIDAL PLANNER GROUP, 631-320-3450 NY	1,195.00
02/08	CELEBRITY CRUISES MIAMI FL	228.00
02/06	LOCUST VALLEY DENTISTRY LOCUST VALLEY NY	800.00
02/08	WALDBAUM'S #70236 HUNTINGTON NY	12.86
02/08	RELIANCE PETRO PRODUCTS MELVILLE NY	50.00
02/09	WALDBAUM'S #70236 HUNTINGTON NY	11.94
02/09	NORDSTROM RACK #0514 HUNTINGTON NY	73.21
02/09	MARSHALLS #0107 HUNTINGTON NY	29.32
02/09	REINWALD'S BAKERY HUNTINGTON NY	17.45
02/09	FRANCESCO'S BAKERY BETHPAGE NY	25.84
02/09	MODELL'S #182 HUNTINGTON ST NY	78.79
02/10 02/12	HESS 32329 CYSTER BAY NY HUNTINGTONS ONE STOP MARK HUNTINGTON NY	30.00 11.00
02/12 02/11	HUNTINGTONS ONE STOP MARK HUNTINGTON NY OBANGE AND WHITE TAXI HUNTINGTON ST NY	11.00 72.00
02/11	HESS 32262 FARMINGDALE NY	72.00 50.00
02/12	WALDBAUM'S #76236 HUNTINGTON NY	16.70
02/13	DOLE FUEL INC. 631-673-6182 NY	602.70
02/12	JAG SALON HUNTINGTON NY	23,00
02/15	ARBYS 9520 LINTHICUM MD	5.50
02/14	THE HOME DEPOT 1272 HUNTINGTON NY	5.43
02/14	KMART 9381 HUNTINGTON NY	31.04
02/15	YELLOW CAB FT LAUDERDALE FL	20.76
02/18	LE CARRE A1ST BARTHELE 02/20 EURO 38.00 X 1.377368421 (EXCHG RATE)	52.34
FEES CHA		
02/20	FOREIGN TRANSACTION FEE	1.57
	LE CARRE A1ST BARTHELE \$52.34	

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2014 Totals Year-to-D	ate
Total fees charged in 2014	\$1.57
Total interest charged in 2014	\$0.00
Year-to-date totals reflect all charges in applied to your account	

INTEREST CHARGES Your Annual Percentage Rate (APR)			
Balance Type	Annual Percentage	Balance Subject To	Interest

Balance Type	Percentage Rate (APR)	Subject To Interest Rate	Interest Charges
PURCHASES			***************************************
Purchases	13.24% (v)	-0-	-0-
CASH ADVANCES	***************************************		*************************************
Cash Advances	19,24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	13.24% (v)	-0-	Ф.
(v) = Varlable Rate			31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



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HUNTINGTON, NY 11743	3	Refe
Two thousand for	Services)	1\$ 2500.00
Two thousand for	ve hundredolo	Claus and rective
Bethpage 3	^	NOT VALID FOR UNDER \$500
Services where the state of the	Edwar	de Klenker Yours
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P.O. BOX 15123 WILMINGTON, DE 19850-5123

Payment Due Date: 04/19/14 New Balance: \$4,466.87 Minimum Payment: \$77.00

Account numbers

Amount Enclosed Make your check payable to: Chase Card Service

28624 BEX Z 08114 D EDWARD J DENKER-YOUNGS 33 PENNINGTON DR HUNTINGTON NY 11743-7122

իրքայր իրդիրունաինի հայարարի արևանի

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

5000070070 2098 2390396

CHASE SAPPHIRE'

Manage your account online: www.chase.com



Mobile: Visit chase.com on your mobile browser

ACCOUNT SUMMARY	
Account Number: 4	9039
Previous Balance	\$5,699.03
Payment, Credits	-\$5,350.24
Purchases	+\$4,083.76
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$1.68
interest Charged	+\$32.64
New Balance	\$4,465.87
Opening/Closing Date	02/23/14 - 03/22/14
Credit Access Line	\$20,000
Available Credit	\$15,533
Cash Access Line	\$4,000
Available for Cash	\$4,000
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$6.00

PAYMENT INFORMATION New Balance	\$4,466.87
Payment Due Date	04/19/14
Minimum Payment Due	\$77.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29,59%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

if you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Cally the minimum payment	17 years	\$8,663
\$151	3 years	\$5,442 (Savings=\$3,221)

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace period

ULTIMATE REWARDS® SUMMARY

Previous points balance 90.199 Start redeeming today. Visit Ultimate Rewards® at + 1 Point per \$1 on all other purchases 4,034 + 1 Point per \$1 earned on dining 40 + Bonus points on Ullimate Rewards Travel
- Points redeemed this statement period Û 90,199 = Total points available for redemption 4.074

As a Chase Sapphire customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend when dining at restaurants. Plus, you earn an additional point per dollar spent when you book a

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AN	ID OTHER CREDITS	
03/03	REDEMPTION CREDIT	-901,99
23/06	GEICO WASHINGTON DC	-50,22
3/14	Payment Thank You Bill Pay Service	-898.03
3/18	Payment Thank You - Branch Check	-2,500.00
3/19	Payment Thank You - Web	-1,000.00

This Statement is a Facsimile - Not an original

999 N Z 22 14/93/22 Page 1 of 3 08530 MA MA 28524 08010000050002852401

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Address Change	Hequest						
Please provide In Street Address:	formation b	elow only i	I the address int	ormation on fror	nt is incorrec	:t. 	
City:							
State:		Zip:					
'Home Phone:				*Work Phone:			
E-mail Address:							

"When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

1-614-776-7050

U.S.for Customer Service

Send inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298 M

Mail Payments to:

P.O. Box 15153 Wilmington, DE 19886-5153



Vigit Our Website www.cnase.com

Internation About Your Account

Credifing of Payments: You may make payments by one of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable birrough a U.S. fortuned in citricia or the U.S. branch of a foreign francial institution. You can pay down balances fraiter by paying more than the institution payment or the total uniqued balances on your account.

more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must be comply with the instructions on this statement. Do not send cash. Write your Account number on your cheek or money order. Payments must be accompanied by the payment outpoin in the envelope provided with our address visible through the envelope window; the envelope provided with our address visible through the envelope window; the envelope provided with our address visible through the envelope window; the envelope provided with our address visible through the envelope window; the envelope and there can be no staples, paper citigs, tipe or correspondence included with your payment. If your payment is no accretance with our payment is the accretance with our payment to your Account as of that day. If your payment is naccordance with our payment instructions, but is made available to us alter 500 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the end calendar day.

You may make payments electronically through our velosits shown on this statement, if we receive your completed request on our website by \$\tilde{\text{p}}\$ a.m. Eastern Time, we will credit your payment as of that day. If we receive your request atter \$\tilde{\text{p}}\$ and the received your payment as of that day. If you specify a future date in your registers at each of \$\tilde{\text{p}}\$ and \$\tilde{\text{p}}\$ are the first and \$\tilde{\text{p}}\$ and \$\tilde{\text{p}}\$ and \$\tilde{\text{p}}\$ are the first and \$\tilde{\text{p}}\$ and \$\tilde{\text{p}}\$ are the first and \$\tilde{\text{p}}\$ and \$\tilde{\text{p}}\$ are the first are the first and \$\tilde{\text{p}}\$ are the first are the fi

For all other payments or for any payment type above for which you do not follow or payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Internation Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other debauts on your Account may be reflected in your credit report. If you think we have reported rate information to a credit bureou, you may write to us at the inquiries address

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund Notice About Electronic Check Convention: When you pay by check, you authorize use after to use information from your check to make a on-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your about to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check beak from your frameal institution. Call the Customer Service number on this statement if you har questioner about electronic check collection or do not want your payments collected electronically.

coex, culvation or to not want your payments collected destropically. Canditional Payments: Any payment check is client form of payment that you said us for less than the full behave due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Gard Servicks, P.O. Dox 15949, Wilmington, D.E. 19580-5464. We reserve all our rights reparding these paymends (e.g., if it is determined there is no valid dispute of any such classic is received at any other address, we may accept the check and you will distill cove any remaining balance). We may refuse to accept any such payment by returning it to you, not activitied in order payments that you make should be sent to the regular Payment address shown on this statement.

this statement.

Annual Renewal Natice: If your Account Agreement has an annual membership feel and/or similar charge for issuance of availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge at oward whether or not you use your Account, and you spee to pay them when blied. The annual fee and charge are non-returdable unless you notify us that you wish to close your account within 03 days or one billing cycle (whichever is less) after or provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in thi, if you do this, for a charge allud more often than annually such as a monthly service charge, you will not over the last billed charge; however, rich billed charges are non-returdable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our rights to classyour Account and to film) your right to make transactions on your Account. If your obscious you have one of the annual fee and/or charge utility pon your outstanding balance in this annual fee and/or charge utility pon by your custanding balance in this and terminate your Account restrictionship.

Calculation of Balance Subject to Interest Bale: To figure your periodic interest charges for each billing prote when a daily periodic inters) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a montally periodic rate(g) applies, we use the average daily balance method (including new furnsactions). For an explanation of other method, or questions about a particular interest charge calculation on your statement, please cat us at the toil free customer service phone number listed above.

We calculate periodic interest charges expansitely for each feature (for example, purchases, batanes transfers, each advances or overdraft advances). These calculations may combine different actispories with the same periodic rates. Visible rates will vary with the market based on the Prime Rete or such index described in your Account Agreement. There is a transaction feet or each balance transfer.

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign fransaction fee of 3% of the U.S. dotter amount of any foreign transaction for some accounts. Please see your Account Agreement for information transaction for so about these less.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction for new purchases, balance transfers, overdraft advances or cash advances;
- the date the payor deposits the check for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose for fees

the use cay of the Mitting Locial, whichever we may choose — for fees Mittin to Mindl Paying interest on Princhases; Your due date will be a minimum of 21 chays after the close of each billing cycle. If you pay your account in full reach billing period by the date and time due, no interest be charged on new purchases month to moth. Also, we will not impose interest charges on any portion of a purchases belance your repay while that belance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cach advance or overdant advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we only prayments in excess of your minimum payment this to higher rate balances, you may not be able to avoid interest charges on new purchases if you have auchber balance at a ligher interest rate unless you pay your balance in full each month.

What To Do If You Think You Find A Mistake On Your Statement

if you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

In your letter, alve us the following information:

- · Account information: Your name and Account number.
- . Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

White we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amoun
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- . We can apply any unpaid amount against your credit limit.

Your Alphie II You Are Dissetts and With Your Cradii Card Purchases

If you are dissritisticd with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles
 of your current mailing address, and the purchase price must fave been
 more than \$300, (Metc. Helthr of these are necessary if your purchase was
 based on an existencial we mailed to you, or if we own the company that
 sold you the goods or services.
- You must have used your credit card for the purchase. Purchases ma cash advances from an ATM or with a check that accesses your cre Account do not qualify
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.



CHASE 🖚 CHASE (\$) SAPPHIRE*

www.chase.com



	(CONTINUED)	
Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/21	MARGARITAVILLE (TURKS) L GRAND TURK	22.74
02/23	PKG MULTI SP MTRS FORT LAUDERDA FL	1,25
02/23	CELEBRITY CENTURY MIAMI FL	955.36
02/23	SPIRIT AIRL 4870097273843 MIRAMAR FL	90.00
022314	I Y FLL LGA	
02/23	EZ RENT A CAR FTL FORT LAUDERDA FL	28.45
02/24	THE HOME DEPOT 1272 HUNTINGTON NY	12.50
02/25	HESS 32329 OYSTER BAY NY	20.00
02/27	WALLSTREET CLEANERS HUNTINGTON NY	35.50
02/26	MCDONALD'S F12104 OYSTER BAY NY	7.59
02/27	HESS 32329 OYSTER BAY NY	28.75
02/28	GEICO 800-841-3000 DC	236.40
02/28	WALDBAUM'S #70236 HUNTINGTON NY	26.21
03/02	HESS 32329 OYSTER BAY NY	25.00
03/03	CABLEVISION #7801 631-267-6900 NY	3.48
03/04	CVS PHARMACY #11 HUNTINGTON NY	5.00
03/05	HESS 32329 OYSTER BAY NY	30.00
03/06	THE MARENA GROUP-INTERNET 770-6226925 GA	151,60
03/07	JAG SALON HUNTINGTON NY	23.00
03/11	NORTH SHORE-LU MEDICAL G 888-2144066 NY	45.00
03/10	MEDICAL MANAGEMENT PROFE 800-700-1924 TN	933.00
03/10	MEDICAL MANAGEMENT PROFE 800-700-1924 TN	833.00
03/09	THE HOME DEPOT 1272 HUNTINGTON NY	4.27
03/11	NORTH SHORE-LU MEDICAL G 888-2144066 NY	40.00
03/11	WALLSTREET CLEANERS HUNTINGTON NY	15.75
03/10	KMART 9281 HUNTINGTON NY	11.80
03/11	HESS 32329 OYSTER BAY NY	55.00
03/12	USPS 35246007331912942 EAST NORWICH NY	7.61
03/12	RITE AID STORE #10640 HUNTINGTON NY	7.03
03/13	AIR INDIA MUMBAI	56.01
	03/15 INDIAN RUPEE 3,420.00 X 0.016377192 (EXCHG RATE)	
03/14	GE:CO 809-841-3000 DC	134.82
03/14	EXXCNMOBIL 97497069 HUNTINGTON ST NY	30.00
03/14	WALDBAUM'S #70236 HUNTINGTON NY	22.63
03/16	BWI*BOINGO WIRELESS 800-880-4117 CA	7.95
03/15	RACHEL'S HAIR SALON HUNTINGTON NY	90.00
03/18	WALDBAUM'S #70236 HUNTINGTON NY	22.71
03/19	WALDBAUM'S #70236 HUNTINGTON NY	14.68
03/18	SUBWAY 04303772 OYSTER BAY NY	9.23
03/20	BABIES R US #6357 WESTBURY NY	101.80
FEES CHARGED		and the second s
03/16	FOREIGN TRANSACTION FEE AIR INDIA MUMBA! \$56.01	1.68
	TOTAL FEES FOR THIS PERIOD	\$1.68
INTEREST CHARG	ED .	
03/21	PURCHASE INTEREST CHARGE	32.64
	TOTAL INTEREST FOR THIS PERIOD	\$32.64

2014 Totals Year-to-D	ate
Total fees charged in 2014	\$3.25
Total Interest charged in 2014	\$32.64
Year-to-date totals do not reflect any fee	or Interest retunds

you may have received.

INTEREST CHARGES				******************
Balance Type	R) is the annual interest rate on your ac Annual Percentage Rate (APR)	Batance Subject To Interest Rate	Interest Charges	
PURCHASES Purchases	13.24% (v)	\$3,214.28	\$32. 6 4	
CASH ADVANCES Cash Advances	19.24% (V)	-0-	-0-	annonamente.

Statement Date: 03/22/14

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	R) is the annual interest rate on your ac			
Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges	
BALANCE TRANSFERS				
Balance Transfer	13.24% (v)	-0-	-0-	
(v) = Variable Rate			28 Days ir	Billing Period
	Account section for the Calculation of Ba	lance Subject to Interest Ra	te, Annual Renewa	l Notice, How to



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EDWARD DENKER-YOUNGS	9010
BRIAN DENKER YOUNGS 33 PENNINGTON DRIVE	50-73852214.
HUNTINGTON, NY 11743	4/15/14
	Date
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Frence C.

GROUP ID G26Jan15-602



March 27, 2014 through April 24, 2014

Account Number: 000000461680

26] an 15-602

CHECKS PAID		
CHECK NO. DESCRIPTION 1164 ^		AMOUNT \$25,00
1166 *^	04/14	225.00
1228 * ^	04/07	20.00
1229 ^	04/24	300.00
1230 ^	04/16	20.00
Total Checks Paid		590.00

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION Could Distribute Mittle Distribute & Change Change (SAA Manufacture ANA Could SAA)	AMOUNT
04/07 Total A	Card Purchase With Pin 04/06 Stop & Shop #511 Woodbury NY Card 5181 ATM & Debit Card Withdrawals	\$156.19 \$156.19

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
		
04/01	04/01 Online Payment 3839237688 To Lindsay Park Housing Corp	\$823.15
04/04	JPMorgan Chase Chase ACH PPD ID: 1000008113	2,788.35
04/07	04/04 Online Payment 3847192655 To Citibank Mastercard	300.00
04/07	Mbfs.Com Auto Pay PPD ID: 8751436001	559.32
04/07	Discover E-Payment PPD ID: 3510020270	200.00
04/08	04/08 Online Payment 3834651631 To Psegli	231.00
04/10	04/10 Online Payment 3847192295 To Wells Fargo Card Services	140.00
04/14	04/14 Online Payment 3855017760 To Bank of America	300.00
04/17	04/17 Online Payment 3855017764 To Bank of America	325.25
04/17	04/17 Online Payment 3854972998 To Discover Card	250.00
04/17	04/17 Online Payment 3854973002 To Home Depot Credit Services	50.00
04/18	04/18 Payment To Chase Card Ending IN 9039	4,000.00
04/21	04/18 Online Payment 3873057732 To Internal Revenue Service	400.00
Total E	Electronic Withdrawals	\$10,367.07

All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

[^] An image of this check may be available for you to view on Chase.com.

26-Jan-15

THIS PAGE IS PART OF A STATEMENT REQUEST GROUP ID G26Jan15-602





February 28, 2014 through March 26, 2014
Account Number: 056666 1680

ELE	CTRONIC WITHDRAWALS	
DATE	DESCRIPTION	AMOUNT
02/28	02/28 Online Payment 3777838551 To Lindsay Park Housing Corp	\$823.21
03/03	03/03 Online Payment 3785172967 To Discover Card	207.00
03/04	JPMorgan Chase Chase ACH PPD ID: 1000008113	2,788.35
03/07	Mbfs.Com Auto Pay PPD ID: 8751436001	559.32
03/13	03/13 Online Payment 3785418231 To Psegli	531.00
03/13	03/13 Online Payment 3785418227 To Citi Cards	471.58
03/13	03/13 Online Payment 3777841670 To Verizon	106.00
03/14	03/14 Online Payment 3785555648 To Home Depot Credit Services	126.00
03/14	03/14 Online Payment 3785403186 To Discover Card	125.00
03/17	03/16 Online Payment 3809143112 To Wells Fargo Card Services	100.00
03/17	03/16 Online Payment 3809143183 To Bank of America	180.00
03/17	03/16 Online Payment 3809143214 To Internal Revenue Service	400.00
03/19±	03/19 Payment To Chase Card Ending IN 9039	1,000.001
	Electronic Withdrawals	\$7,417.46

A monthly Service Fee was not charged to your Chase Total Checking account. Here are the four ways you can avoid this fee during any statement period.

- Have direct deposits totaling \$500.00 or more (Your total direct deposits this period were \$2,600.00. Note: some deposits may be listed on your previous statement)
- OB, keep a minimum daily balance in your checking account of \$1,500.00 or more (Your minimum daily balance was \$2,521.00)
- QB, keep an average qualifying deposit and investment balance of \$5,000.00 or more (Your average qualifying deposit and investment balance was \$4,157.00)
- QB, pay at least \$25.00 in qualifying checking-related services or fees.
 (Your total qualifying checking-related services or fees paid were \$0.00)

THIS PAGE IS PART OF A STATEMENT REQUEST GROUP ID G26jan15-602

CHASE 🗘

April 25, 2014 through May 27, 2014
Account Number: 680

CHECKS PAID

CHECK NO. 1089 ^	DESCRIPTION	DATE PAID · 05/23	AMOUNT - \$173,80
1165 *^		05/13	20,00
1167 *^		05/13	20.00
1168 ^		05/23	20.00
T-4-1-011-	B.1.		****

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

ATM & DEBIT CARD WITHDRAWALS

DATE	DESCRIPTION		AMOUNT
05/05	Card Purchase	05/02 Dunkin #302706 Q35 Huntington NY Card 5181	\$4.73
05/19	Card Purchase	05/17 Waldbaum's #70236 Huntington NY Card 5181	90.39
Total A	ATM & Debit Card V	Vithdrawals	\$95.12

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
04/28	04/27 Online Payment 3886668843 To Pm Enterprises	\$120.00
05/01	05/01 Online Payment 3869559083 To Psegli	511.00
05/02	05/01 Online Payment 3896687017 To Lindsay Park Housing Corp	894.38
05/02	05/02 Online Payment 3873607842 To Discover Card	100.00
05/05	05/05 Payment To Chase Card Ending IN 7498	59.96
05/05	JPMorgan Chase Chase ACH PPD ID: 1000008113	2,788.35
05/07	Mbfs.Com Auto Pay PPD ID: 8751436001	559.32
05/08	05/08 Online Payment 3886657818 To Kohls	158.88
05/12	05/12 Online Payment 3907229497 To Wells Fargo	200.00
05/14	05/14 Online Payment 3907218449 To Citi Cards	200.00
05/15	05/15 Online Payment 3907250458 To Bank of America	225.00
05/15	05/15 Online Payment 3907210660 To Home Depot Credit Services	100.00
05/16	05/16 Online Payment 3907225319 To Discover Card	275.00
05/16	05/16 Online Payment 3907252648 To Bank of America	254.00
05/19	05/18 Online Payment 3927863068 To Citibank Mastercard	500.00
05/19	05/19 Payment To Chase Card Ending IN 9039	2,003.25

Total Electronic Withdrawals

\$8,949.14

^{*} All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

[^] An image of this check may be available for you to view on Chase.com.



Date:

April 19, 2014

Re:

Hauser II Landscape, Inc. Denker-Youngs – 33 Pennington

Agreement of 10/2/2013 and 11/12/2013 and 11/23/2013

(attached)

 Included in landscape contract is the install of an irrigation system for backyard and front of the house with timers

By request, of sub-contractor for Hauser II Landscape, Inc. – irrigation system installer Grayson Johnson upon completion today, April 19, 2014:

I have received via check # 9011 from Brian & John Denker-Youngs One Thousand Two Hundred Fifty Dollars - (\$1250) toward the sub-contracted amount between Hauser II Lanscape, Inc. and Grayson Johnson of \$2500. Case 1-15-41069-cec Doc 71 Filed 10/15/15 Entered 10/15/15 16:49:24

EDWARD DENKER-YOUNGS
BRIAN DENKER YOUNGS
33 PENNINGTON DRIVE
HUNTINGTON, NY 11743

4 | 9 | 14

Date

Pay to the Order of Sugar Dockson Sugar Do

Hadand Clarko

HAUSER II LANDSCAPES, INC

Contract

Attention: Rabbi Dr. Brian & John

Denker-Youngs

Address: 33 Pennington Drive, Huntington NY

Date: 10/2/2013

PROJECT TITLE: Hardscape Design

PROJECT DESCRIPTION: Install patios, walkways and-

firepit.

T 631-383-8124 Waynekorn62@Gmail.com HauserIIIandscapes@yahoo.com

#151 landscaper

11,250 + 48,000 \$59,250 total 5,000 cash

\$ 54,250

· Description

Hardscape: Patio & Walkways:

- 1. Demo- backyard red brick patio near house. Demo-n-reed brick set of steps going to pool patio Cart away all debris.
- Remove bluestone patio around pool and save blue stone for upper patio.
- Install new Patio in backyard/back of house according to design plan. Patio will have 4 inches of concrete installed for a base. Install pavers chosen by customer.
- Install sitting wall on right side of patio using Cambridge wall stone according to design plan. Sitting wall will be 20 inches to 22 inches in height.
- Install fire pit area using Cambridge fire pit area using Cambridge fire pit with loft long sitting wall and stepping stones. Install 3/8" blue stone for base. Install this area according to design.
- Move hot tub on patio area, near Sunroom according to design picture.
- Install Polymetric sand in patio to prevent weeds. Install new steps from patio door and new patio according to design picture.
- Install Steps to Pool.
 - Use Cambridge pavers and wall stone to install steps, according to design.
 - Install Polymetric sand to prevent weeds.

HAUSER II LANDSCAPES, INC

Contract

T 631-383-8124 <u>Waynekom62@Gmail.com</u> <u>HauserIllandscapes@yahoo.com</u>

9. Pool Patio: Install new coping on pool to match pavers to coping will be a Natural looking Install 4: concrete base for pool patio b. Install Cambridge Pavers for patio according to design picture. Patio will have a wall system installed according to design wall and will be approximately 2.5 to 3 feet in height. Wall will have a 12: deep by 18" wide footing. Install Poly sand to prevent weeds. 10. Upper Patio: Install used blue stone to make patio. Install 4: concrete base Install blue stone walkway from blue stone patio to pool patio. 11. Front Porch and Walkway: Demo existing wood porch at front door and cart away all debris. Install new porch using Cambridge Wall system and pavers. Install set of steps for porch using Cambridge Wall system. Install according to picture. 12. Front Walkway: Install walkway in replace of stepping stone path.

Install Cambridge pavers for walkway according to design pictures.

13. Install outlet parking area on right side of driveway using RCA for base (crushed concrete)



Install 4" concrete base

Install Polysand to prevent weeds.

2" of 3/8" bluestone and install Belgium block for border.

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HAUSER II LANDSCAPES, INC

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T 631-383-8124 Waynekorn62@Gmail.com HauserIllandscapes@yahoo.com

	_Description	
terials:	·	
14. Cambridge Pavers:		
Style:	Color:	_
15. Cambridge Wall:		
Style:	Color:	-
16. Cambridge Fire pit		
17. Portland Cement		
18. 3/8" Bluestone		
19. Stepping Stones		
20. Concrete Sand		
21. Belgium Blocks	r Boo	
22. Install grill with Cambrid	idge stone for cost if customer wants. Plus Blue 57 de CAPACIDE	10/
OST: \$46,500.00	23. color lights from	

? UTO

Customer Signature

Balance

*Disclaimers: Any underground lines or pipes not properly identified before the start of services will not be covered. Any Guarantees past the date agreed upon will not be covered.

Case 1-15-41069-cec Doc 71 Filed 10/15/15 Entered 10/15/15 16:49:24 EDWARD J. YOUNGS BRIAN H. DENKER 151 50-7965/2214 IPMorganChaseBank 186765. 6638

FRED Checking